



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.: 3/4/2019

45 Day Lock Exp.: 3/18/2019

60 Day Lock Exp.: 4/1/2019

W. Rate Sheet Dated: 1/31/2019

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	101.436	101.286	101.136	4.000	100.705	100.555	100.405	2.375	95.488	95.338	95.188	3.125	97.424	97.274	97.124
4.125	101.936	101.786	101.636	4.125	101.049	100.899	100.749	2.500	94.438	94.288	94.138	3.250	97.505	97.355	97.205
4.250	102.273	102.173	102.073	4.250	101.383	101.283	101.183	2.625	95.338	95.188	95.038	3.375	97.887	97.737	97.587
4.375	102.763	102.663	102.563	4.375	101.762	101.662	101.562	2.750	97.824	97.674	97.524	3.500	98.241	98.091	97.941
4.500	103.246	103.146	103.046	4.500	102.073	101.973	101.873	2.875	98.358	98.208	98.058	3.625	98.637	98.487	98.337
4.625	103.645	103.545	103.445	4.625	102.409	102.309	102.209	3.000	98.807	98.657	98.507	Margin = 2.250		Index = 2.590	
4.750	103.770	103.645	103.545	4.750	102.271	102.146	102.046	3.125	99.257	99.107	98.957				
4.875	103.461	103.336	103.236	4.875	102.595	102.470	102.370	3.250	99.641	99.491	99.341				
5.000	104.066	103.941	103.841	5.000	102.992	102.867	102.767	3.375	100.084	99.934	99.784				
5.125	104.266	104.141	104.041	5.125	103.228	103.103	103.003	3.500	100.528	100.378	100.228				
5.250	103.733	103.624	103.524	5.250	102.810	102.701	102.601	3.625	100.965	100.815	100.665				
5.375	103.916	103.807	103.707	5.375	103.124	103.015	102.915	3.750	100.968	100.818	100.668				
5.500	104.161	104.051	103.951	5.500	103.521	103.412	103.312	3.875	101.398	101.248	101.098				
5.625	104.465	104.355	104.255	5.625	103.607	103.498	103.398	4.000	101.763	101.613	101.463				
5.750	104.825	104.725	104.625	5.750	103.516	103.416	103.316	4.125	102.085	101.935	101.785				
5.875	104.857	104.757	104.657	5.875	103.840	103.740	103.640	4.250	101.620	101.470	101.320				
6.000	105.202	105.102	104.952	6.000	104.237	104.137	104.037	4.375	101.976	101.826	101.676				
6.125	105.656	105.556	105.406	6.125	104.574	104.474	104.374	4.500	102.264	102.114	101.964				
6.250	105.956	105.856	105.756	6.250	104.874	104.774	104.674	4.625	102.578	102.428	102.278				

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	100.236	100.086	99.936	4.000	99.705	99.555	99.405	2.375	94.488	94.338	94.188	3.125	96.424	96.274	96.124
4.125	100.736	100.586	100.436	4.125	100.049	99.899	99.749	2.500	93.438	93.288	93.138	3.250	96.505	96.355	96.205
4.250	101.023	100.923	100.823	4.250	100.383	100.283	100.183	2.625	94.338	94.188	94.038	3.375	96.887	96.737	96.587
4.375	101.513	101.413	101.313	4.375	100.762	100.662	100.562	2.750	96.824	96.674	96.524	3.500	97.241	97.091	96.941
4.500	101.996	101.896	101.796	4.500	101.073	100.973	100.873	2.875	97.358	97.208	97.058	3.625	97.637	97.487	97.337
4.625	102.395	102.295	102.195	4.625	101.409	101.309	101.209	3.000	97.807	97.657	97.507	Margin = 2.250		Index = 2.590	
4.750	102.520	102.395	102.295	4.750	101.271	101.146	101.046	3.125	98.257	98.107	97.957	30 Year OTC "Borrower Paid Only for USDA"			
4.875	102.411	102.286	102.186	4.875	101.595	101.470	101.370	3.250	98.641	98.491	98.341	Rate	30 Day	45 Day	60 Day
5.000	102.816	102.691	102.591	5.000	101.992	101.867	101.767	3.375	99.084	98.934	98.784	4.625	101.245	100.995	100.745
5.125	103.186	103.061	102.961	5.125	102.328	102.203	102.103	3.500	99.528	99.378	99.228	4.750	100.750	100.500	100.250
5.250	102.833	102.724	102.624	5.250	101.810	101.701	101.601	3.625	99.965	99.815	99.665	4.875	101.161	100.911	100.661
5.375	103.116	103.007	102.907	5.375	102.124	102.015	101.915	3.750	99.968	99.818	99.668	5.000	101.566	101.316	101.066
5.500	103.311	103.201	103.101	5.500	102.521	102.412	102.312	3.875	100.398	100.248	100.098	5.125	101.886	101.636	101.386
5.625	103.515	103.405	103.305	5.625	102.657	102.548	102.448	4.000	100.763	100.613	100.463	5.250	101.233	100.983	100.733
5.750	103.675	103.575	103.475	5.750	102.516	102.416	102.316	4.125	101.085	100.935	100.785	5.375	101.616	101.366	101.116
5.875	103.707	103.607	103.507	5.875	102.840	102.740	102.640	4.250	100.620	100.470	100.320	5.500	102.000	101.750	101.500
6.000	104.052	103.952	103.852	6.000	103.237	103.137	103.037	4.375	100.976	100.826	100.676	5.625	102.250	102.000	101.750
6.125	104.506	104.406	104.306	6.125	103.574	103.474	103.374	4.500	101.264	101.114	100.964	5.750	102.500	102.250	102.000
6.250	104.806	104.706	104.606	6.250	103.874	103.774	103.674	4.625	101.578	101.428	101.278	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	100.311	100.061	99.811	4.875	99.875	99.625	99.375
5.125	101.036	100.786	100.536	5.125	100.608	100.358	100.108
5.375	100.766	100.516	100.266	5.375	100.404	100.154	99.904
5.625	101.565	101.315	101.065	5.625	101.137	100.887	100.637
5.875	101.732	101.482	101.232	5.875	101.120	100.870	100.620
6.000	102.077	101.827	101.577	6.000	101.517	101.267	101.017
6.125	102.531	102.281	102.031	6.125	101.854	101.604	101.354
6.250	102.750	102.500	102.250	6.250	102.888	102.638	102.388
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	98.495	98.245	97.995	
4.750	98.000	97.750	97.500	
4.875	98.411	98.161	97.911	
5.000	98.816	98.566	98.316	
5.125	99.136	98.886	98.636	
5.250	98.483	98.233	97.983	
5.375	98.866	98.616	98.366	
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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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/4/2019

45 Day Lock Exp.:

3/18/2019

60 Day Lock Exp.:

4/1/2019

W. Rate Sheet Dated: 1/31/2019

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	99.967	99.817	99.667	4.000	99.236	99.086	98.936	2.375	91.988	91.838	91.688	3.125	95.74	95.587	95.437
4.125	100.467	100.317	100.167	4.125	99.580	99.430	99.280	2.500	90.938	90.788	90.638	3.250	96.51	96.355	96.205
4.250	100.835	100.735	100.635	4.250	99.946	99.846	99.746	2.625	91.838	91.688	91.538	3.375	96.89	96.737	96.587
4.375	101.326	101.226	101.126	4.375	100.324	100.224	100.124	2.750	96.136	95.986	95.836	3.500	97.24	97.091	96.941
4.500	101.809	101.709	101.609	4.500	100.635	100.535	100.435	2.875	96.670	96.520	96.370	3.625	97.64	97.487	97.337
4.625	102.208	102.108	102.008	4.625	100.971	100.871	100.771	3.000	97.120	96.970	96.820	Margin = 2.250		Index = 2.590	
4.750	102.020	101.895	101.795	4.750	100.521	100.396	100.296	3.125	97.569	97.419	97.269				
4.875	101.711	101.586	101.486	4.875	100.845	100.720	100.620	3.250	98.641	98.491	98.341				
5.000	102.316	102.191	102.091	5.000	101.242	101.117	101.017	3.375	99.084	98.934	98.784				
5.125	102.516	102.391	102.291	5.125	101.478	101.353	101.253	3.500	99.528	99.378	99.228				
5.250	101.702	101.593	101.493	5.250	100.779	100.669	100.569	3.625	99.965	99.815	99.665				
5.375	101.885	101.775	101.675	5.375	101.093	100.983	100.883	3.750	99.499	99.349	99.199				
5.500	102.130	102.020	101.920	5.500	101.490	101.380	101.280	3.875	99.929	99.779	99.629				
5.625	102.433	102.324	102.224	5.625	101.576	101.467	101.367	4.000	100.294	100.144	99.994				
5.750	102.293	102.193	101.943	5.750	100.985	100.885	100.635	4.125	100.616	100.466	100.316				
5.875	102.326	102.226	101.976	5.875	101.309	101.209	100.959	4.250	100.182	100.032	99.882				
6.000	102.671	102.571	102.321	6.000	101.706	101.606	101.356	4.375	100.538	100.388	100.238				
6.125	103.125	103.025	102.775	6.125	102.042	101.942	101.692	4.500	100.826	100.676	100.526				
6.250	102.456	102.356	102.256	6.250	101.374	101.274	101.174	4.625	101.140	100.990	100.840				

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	98.767	98.617	98.467	4.000	98.236	98.086	97.936	2.375	92.738	92.588	92.438	3.125	94.737	94.587	94.437
4.125	99.267	99.117	98.967	4.125	98.580	98.430	98.280	2.500	91.688	91.538	91.388	3.250	95.505	95.355	95.205
4.250	99.585	99.485	99.385	4.250	98.946	98.846	98.746	2.625	92.588	92.438	92.288	3.375	95.887	95.737	95.587
4.375	100.076	99.976	99.876	4.375	99.324	99.224	99.124	2.750	95.917	95.767	95.617	3.500	96.241	96.091	95.941
4.500	100.559	100.459	100.359	4.500	99.635	99.535	99.435	2.875	96.452	96.302	96.152	3.625	96.637	96.487	96.337
4.625	100.958	100.858	100.758	4.625	99.971	99.871	99.771	3.000	96.901	96.751	96.601	Margin = 2.250		Index = 2.590	
4.750	100.770	100.645	100.545	4.750	99.521	99.396	99.296	3.125	97.350	97.200	97.050	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.661	100.536	100.436	4.875	99.845	99.720	99.620	3.250	97.547	97.397	97.247	Rate	30 Day	45 Day	60 Day
5.000	101.066	100.941	100.841	5.000	100.242	100.117	100.017	3.375	97.990	97.840	97.690	4.625	99.808	99.558	99.308
5.125	101.436	101.311	101.211	5.125	100.578	100.453	100.353	3.500	98.434	98.284	98.134	4.750	99.000	98.750	98.500
5.250	100.802	100.693	100.593	5.250	99.779	99.669	99.569	3.625	98.872	98.722	98.572	4.875	99.411	99.161	98.911
5.375	101.085	100.975	100.875	5.375	100.093	99.983	99.883	3.750	98.718	98.568	98.418	5.000	99.816	99.566	99.316
5.500	101.280	101.170	101.070	5.500	100.490	100.380	100.280	3.875	99.148	98.998	98.848	5.125	100.136	99.886	99.636
5.625	101.483	101.374	101.274	5.625	100.626	100.517	100.417	4.000	99.513	99.363	99.213	5.250	99.202	98.952	98.702
5.750	101.143	101.043	100.793	5.750	99.985	99.885	99.635	4.125	99.835	99.685	99.535	5.375	99.585	99.335	99.085
5.875	101.176	101.076	100.826	5.875	100.309	100.209	99.959	4.250	99.057	98.907	98.757	5.500	99.968	99.718	99.468
6.000	101.521	101.421	101.171	6.000	100.706	100.606	100.356	4.375	99.413	99.263	99.113	5.625	100.218	99.968	99.718
6.125	101.975	101.875	101.625	6.125	101.042	100.942	100.692	4.500	99.701	99.551	99.401	5.750	99.969	99.719	99.469
6.250	101.306	101.206	101.106	6.250	100.374	100.274	100.174	4.625	100.015	99.865	99.715	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

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	98.561	98.311	98.061	4.875	98.125	97.875	97.625
5.125	99.286	99.036	98.786	5.125	98.858	98.608	98.358
5.375	98.735	98.485	98.235	5.375	98.373	98.123	97.873
5.625	99.533	99.283	99.033	5.625	99.106	98.856	98.606
5.875	99.201	98.951	98.701	5.875	98.589	98.339	98.089
6.000	99.546	99.296	99.046	6.000	98.986	98.736	98.486
6.125	100.000	99.750	99.500	6.125	99.322	99.072	98.822
6.250	99.250	99.000	98.750	6.250	99.388	99.138	98.888
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:	1/31/2019 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	97.058	96.808	96.558	
4.750	96.250	96.000	95.750	
4.875	96.661	96.411	96.161	
5.000	97.066	96.816	96.566	
5.125	97.386	97.136	96.886	
5.250	96.452	96.202	95.952	
5.375	96.835	96.585	96.335	
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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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

W. Rate Sheet Dated: 1/31/2019

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	101.002	100.902	100.802	4.375	100.182	100.082	99.982	4.375	99.994	99.894	99.794	4.375	99.908	99.808	99.708	4.375	99.088	98.988	98.888
4.500	101.534	101.434	101.334	4.500	100.770	100.670	100.570	4.500	100.582	100.482	100.382	4.500	100.436	100.336	100.236	4.500	99.672	99.572	99.472
4.625	101.746	101.646	101.546	4.625	101.221	101.121	101.021	4.625	101.175	101.075	100.975	4.625	100.700	100.600	100.500	4.625	100.175	100.075	99.975
4.750	102.332	102.232	102.132	4.750	101.978	101.878	101.778	4.750	101.974	101.874	101.774	4.750	100.937	100.837	100.737	4.750	100.583	100.483	100.383
4.875	102.825	102.725	102.625	4.875	102.534	102.434	102.334	4.875	102.534	102.434	102.334	4.875	101.437	101.337	101.237	4.875	101.146	101.046	100.946
4.990	103.061	102.961	102.861	4.990	102.809	102.709	102.609	4.990	102.809	102.709	102.609	4.990	101.818	101.718	101.618	4.990	101.566	101.466	101.366
5.000	103.161	103.061	102.961	5.000	102.909	102.809	102.709	5.000	102.909	102.809	102.709	5.000	101.918	101.818	101.718	5.000	101.666	101.566	101.466
5.125	103.459	103.359	103.259	5.125	103.240	103.140	103.040	5.125	103.240	103.140	103.040	5.125	102.139	102.039	101.939	5.125	101.920	101.820	101.720
5.250	103.792	103.692	103.592	5.250	103.766	103.666	103.566	5.250	103.794	103.694	103.594	5.250	102.325	102.225	102.125	5.250	102.299	102.199	102.099
5.375	104.115	104.015	103.915	5.375	104.085	103.985	103.885	5.375	104.116	104.016	103.916	5.375	102.485	102.385	102.285	5.375	102.455	102.355	102.255
5.500	104.430	104.330	104.230	5.500	104.381	104.281	104.181	5.500	104.412	104.312	104.212	5.500	102.940	102.840	102.740	5.500	102.891	102.791	102.691
5.625	104.760	104.660	104.560	5.625	104.619	104.519	104.419	5.625	104.651	104.551	104.451	5.625	103.179	103.079	102.979	5.625	103.038	102.938	102.838
5.750	105.063	104.963	104.863	5.750	105.249	105.149	105.049	5.750	105.308	105.208	105.108	5.750	103.397	103.297	103.197	5.750	103.397	103.297	103.197
5.875	105.248	105.148	105.048	5.875	105.604	105.504	105.404	5.875	105.667	105.567	105.467	5.875	102.769	102.669	102.569	5.875	102.769	102.669	102.569
5.990	105.359	105.259	105.159	5.990	105.790	105.690	105.590	5.990	105.853	105.753	105.653	5.990	103.128	103.028	102.928	5.990	103.128	103.028	102.928
6.000	105.459	105.359	105.259	6.000	105.890	105.790	105.690	6.000	105.953	105.853	105.753	6.000	103.228	103.128	103.028	6.000	103.228	103.128	103.028
6.125	106.024	105.924	105.824	6.125	106.163	106.063	105.963	6.125	106.226	106.126	106.026	6.125	103.471	103.371	103.271	6.125	103.471	103.371	103.271
6.250	106.270	106.170	106.070	6.250	106.369	106.269	106.169	6.250	106.430	106.330	106.230	6.250	103.695	103.595	103.495	6.250	103.695	103.595	103.495
6.375	106.162	106.028	105.962	6.375	106.669	106.531	106.469	6.375	106.758	106.658	106.558	6.375	101.815	101.677	101.615	6.375	101.815	101.677	101.615

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	98.900	98.800	98.700	4.625	102.180	102.080	101.980	4.625	101.420	101.320	101.220	4.625	101.357	101.157	101.157	3.375	99.182	99.082	98.982
4.500	99.484	99.384	99.284	4.750	102.620	102.520	102.420	4.750	101.897	101.797	101.697	4.750	101.835	101.635	101.635	3.500	99.681	99.581	99.481
4.625	100.129	100.029	99.929	4.875	103.012	102.912	102.812	4.875	102.428	102.328	102.228	4.875	102.365	102.165	102.165	3.625	100.141	100.041	99.941
4.750	100.579	100.479	100.379	4.990	103.158	103.058	102.958	4.990	102.668	102.568	102.468	4.990	102.606	102.406	102.406	3.750	100.479	100.379	100.279
4.875	101.146	101.046	100.946	5.000	103.258	103.158	103.058	5.000	102.768	102.668	102.568	5.000	102.706	102.506	102.506	3.875	100.897	100.797	100.697
4.990	101.566	101.466	101.366	5.125	103.481	103.381	103.281	5.125	103.080	102.980	102.880	5.125	103.017	102.817	102.817	3.990	101.248	101.148	101.048
5.000	101.666	101.566	101.466	5.250	103.931	103.831	103.731	5.250	103.298	103.198	103.098	5.250	103.142	102.942	102.942	4.000	101.348	101.248	101.148
5.125	101.920	101.820	101.720	5.375	104.135	104.035	103.935	5.375	103.587	103.487	103.387	5.375	103.430	103.230	103.230	4.125	101.785	101.685	101.585
5.250	102.325	102.225	102.125	5.500	104.359	104.259	104.159	5.500	103.870	103.770	103.670	5.500	103.714	103.514	103.514	4.250	102.063	101.963	101.863
5.375	102.485	102.385	102.285	5.625	104.532	104.432	104.332	5.625	104.104	104.004	103.904	5.625	103.947	103.747	103.747	4.375	102.391	102.291	102.191
5.500	102.922	102.822	102.722	5.750	104.777	104.677	104.577	5.750	104.575	104.475	104.375	5.750	104.357	104.157	104.157	4.500	102.453	102.353	102.253
5.625	103.070	102.970	102.870	5.875	105.007	104.907	104.807	5.875	104.887	104.787	104.687	5.875	104.668	104.468	104.468	4.625	102.743	102.643	102.543
5.750	103.397	103.297	103.197	5.990	105.109	105.009	104.909	5.990	105.060	104.960	104.860	5.990	104.841	104.641	104.641	4.750	102.938	102.838	102.738
5.875	102.769	102.669	102.569	6.000	105.209	105.109	105.009	6.000	105.160	105.060	104.960	6.000	104.941	104.741	104.741	4.875	103.018	102.918	102.818
5.990	103.128	103.028	102.928	6.125	105.407	105.307	105.207	6.125	105.431	105.331	105.231	6.125	105.212	105.012	105.012	4.990	103.100	103.000	102.900
6.000	103.228	103.128	103.028	6.250	105.477	105.347	105.277	6.250	105.276	105.142	105.076	6.250	105.057	104.857	104.857	5.000	103.200	103.100	103.000
6.125	103.471	103.371	103.271	6.375	105.699	105.565	105.499	6.375	105.575	105.441	105.375	6.375	105.356	105.156	105.156	5.125	103.516	103.416	103.316
6.250	103.695	103.595	103.495	6.500	105.803	105.669	105.603	6.500	105.736	105.602	105.536	6.500	105.517	105.317	105.317	5.250	103.684	103.584	103.484
6.375	101.815	101.715	101.615	6.625	105.884	105.750	105.684	6.625	105.861	105.727	105.661	6.625	105.642	105.442	105.442	5.375	103.865	103.765	103.665

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	98.900	98.800	98.700	4.625	102.180	102.080	101.980	4.625	101.420	101.320	101.220	4.625	101.357	101.157	101.157	3.375	99.182	99.082	98.982	3.375	99.267	99.067	99.067
4.500	99.484	99.384	99.284	4.750	102.620	102.520	102.420	4.750	101.897	101.797	101.697	4.750	101.835	101.635	101.635	3.500	99.681	99.581	99.481	3.500	99.592	99.392	99.392
4.625	100.129	100.029	99.929	4.875	103.012	102.912	102.812	4.875	102.428	102.328	102.228	4.875	102.365	102.165	102.165	3.625	100.141	100.041	99.941	3.625	99.893	99.693	99.693
4.750	100.579	100.479	100.379	4.990	103.158	103.058	102.958	4.990	102.668	102.568	102.468	4.990	102.606	102.406	102.406	3.750	100.479	100.379	100.279	3.750	100.818	100.618	100.618
4.875	101.146	101.046	100.946	5.000	103.258	103.158	103.058	5.000	102.768	102.668	102.568	5.000	102.706	102.506	102.506	3.875	100.897	100.797	100.697	3.875	101.111	100.911	100.911
4.990	101.566	101.466	101.366	5.125	103.481	103.381	103.281	5.125	103.080	102.980	102.880	5.125	103.017	102.817	102.817	3.990	101.248	101.148	101.048	3.990	101.289	101.089	101.089
5.000	101.666	101.566	101.466	5.250	103.931	103.831	103.731	5.250	103.298	103.198	103.098	5.250	103.142	102.942	102.942	4.000	101.348	101.248	101.148	4.000	101.389	101.189	101.189
5.125	101.920	101.820	101.720	5.375	104.135	104.035	103.935	5.375	103.587	103.487	103.387	5.375	103.430	103.230	103.230	4.125	101.785	101.685	101.585	4.125	101.632	101.432	101.432
5.250	102.325	102.225	102.125	5.500	104.359	104.259	104.159	5.500	103.870	103.770	103.670	5.500	103.714	103.514	103.514	4.250	102.063	101.963	101.863	4.250	101.842	101.642	101.642
5.375	102.729	102.629	102.529	5.625	104.583	104.483	104.383	5.625	104.078	103.978	103.878	5.625	103.957	103.757	103.757	4.375	102.383	102.283	102.183	4.375	102.043	101.843	101.843
5.500	103.922	103.822	103.722	5.750	104.777	104.677	104.577	5.750	104.575	104.475	104.375	5.750	104.514	104.314	104.314	4.500	102.453	102.353	102.253	4.500	102.214	102.014	102.014
5.625	103.070	102.970	102.870	5.875	105.007	104.907	104.807	5.875	104.887	104.787	104.687	5.875	104.668	104.468	104.468	4.625	102.743	102.643	102.543	4.625	102.392	102.192	102.192
5.750	103.397	103.297	103.197	5.990	105.109	105.009	104.909	5.990	105.060	104.960	104.860	5.990	104.841	104.641	104.641	4.750	102.938	102.838	102.738	4.750	102.605	102.405	102.405
5.875	103.769	103.669	103.569	6.000	105.209	105.109	105.009	6.000	105.160	105.060	104.960	6.000	104.941	104.741	104.741	4.875	103.018	102.918	102.818	4.875	102.806	102.606	102.606
5.990	102.128	102.028	101.928	6.125	105.407	105.307	105.207	6.125	105.431	105.331	105.231	6.125	105.212	105.012	105.012	4.990	103.100	103.000	102.900	4.990	102.876	102.676	102.676
6.000	103.228	103.128	103.028	6.250	105.477	105.343	105.277	6.250	105.276	105.142	105.076	6.250	105.057	104.857	104.857	5.000	103.200	103.100	103.000	5.000	102.976	102.776	102.776
6.125	103.471	103.371	103.271	6.375	105.699	105.565	105.499	6.375	105.575	105.441	105.375	6.375	105.356	105.156	105.156	5.125	103.516	103.416	103.316	5.125	102.987	102.787	102.787
6.250	103.695	103.595	103.495	6.500	105.803	105.669	105.603	6.500	105.736	105.602	105.536	6.500	105.517	105.317	105.317	5.250	103.684	103.584	103.484	5.250	103.188	102.988	102.988
6.375	101.815	101.715	101.615	6.625	105.884	105.750	105.684	6.625	105.861	105.727	105.661	6.625	105.642	105.442	105.442	5.375	103.865	103.765	103.665	5.375	103.388	103.188	103.188



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

W. Rate Sheet Dated: 1/31/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	102.752	102.652	102.552	4.750	102.502	102.402	102.302	4.750	102.502	102.402	102.302	4.750	101.437	101.337	101.237	4.750	101.187	101.087	100.987	4.750	101.187	101.087	100.987	4.750	101.187	101.087	100.987	4.750	101.187	101.087	100.987
4.875	103.279	103.179	103.079	4.875	103.029	102.929	102.829	4.875	103.029	102.929	102.829	4.875	101.964	101.864	101.764	4.875	101.714	101.614	101.514	4.875	101.714	101.614	101.514	4.875	101.714	101.614	101.514	4.875	101.714	101.614	101.514
4.990	103.388	103.288	103.188	4.990	102.888	102.788	102.688	4.990	102.888	102.788	102.688	4.990	102.073	101.973	101.873	4.990	101.573	101.473	101.373	4.990	101.573	101.473	101.373	4.990	101.573	101.473	101.373	4.990	101.573	101.473	101.373
5.000	103.488	103.388	103.288	5.000	102.988	102.888	102.788	5.000	102.988	102.888	102.788	5.000	102.173	102.073	101.973	5.000	101.673	101.573	101.473	5.000	101.673	101.573	101.473	5.000	101.673	101.573	101.473	5.000	101.673	101.573	101.473
5.125	103.532	103.432	103.332	5.125	103.032	102.932	102.832	5.125	103.032	102.932	102.832	5.125	101.878	101.778	101.678	5.125	101.378	101.278	101.178	5.125	101.378	101.278	101.178	5.125	101.378	101.278	101.178	5.125	101.378	101.278	101.178
5.250	104.082	103.982	103.882	5.250	103.582	103.482	103.382	5.250	103.582	103.482	103.382	5.250	102.428	102.328	102.228	5.250	101.928	101.828	101.728	5.250	101.928	101.828	101.728	5.250	101.928	101.828	101.728	5.250	101.928	101.828	101.728
5.375	104.368	104.268	104.168	5.375	104.368	104.268	104.168	5.375	104.368	104.268	104.168	5.375	102.714	102.614	102.514	5.375	102.214	102.114	102.014	5.375	102.214	102.114	102.014	5.375	102.214	102.114	102.014	5.375	102.214	102.114	102.014
5.500	104.621	104.521	104.421	5.500	104.621	104.521	104.421	5.500	104.621	104.521	104.421	5.500	102.967	102.867	102.767	5.500	102.467	102.367	102.267	5.500	102.467	102.367	102.267	5.500	102.467	102.367	102.267	5.500	102.467	102.367	102.267
5.625	104.609	104.509	104.409	5.625	104.609	104.509	104.409	5.625	104.609	104.509	104.409	5.625	102.441	102.341	102.241	5.625	101.941	101.841	101.741	5.625	101.941	101.841	101.741	5.625	101.941	101.841	101.741	5.625	101.941	101.841	101.741
5.750	105.031	104.931	104.831	5.750	105.031	104.931	104.831	5.750	105.031	104.931	104.831	5.750	102.863	102.763	102.663	5.750	102.363	102.263	102.163	5.750	102.363	102.263	102.163	5.750	102.363	102.263	102.163	5.750	102.363	102.263	102.163
5.875	105.315	105.215	105.115	5.875	105.315	105.215	105.115	5.875	105.315	105.215	105.115	5.875	103.147	103.047	102.947	5.875	102.647	102.547	102.447	5.875	102.647	102.547	102.447	5.875	102.647	102.547	102.447	5.875	102.647	102.547	102.447
5.990	105.485	105.385	105.285	5.990	105.485	105.385	105.285	5.990	105.485	105.385	105.285	5.990	103.317	103.217	103.117	5.990	102.817	102.717	102.617	5.990	102.817	102.717	102.617	5.990	102.817	102.717	102.617	5.990	102.817	102.717	102.617
6.000	105.585	105.485	105.385	6.000	105.585	105.485	105.385	6.000	105.585	105.485	105.385	6.000	103.417	103.317	103.217	6.000	102.917	102.817	102.717	6.000	102.917	102.817	102.717	6.000	102.917	102.817	102.717	6.000	102.917	102.817	102.717
6.125	105.493	105.393	105.293	6.125	105.493	105.393	105.293	6.125	105.493	105.393	105.293	6.125	102.649	102.549	102.449	6.125	102.149	102.049	101.949	6.125	102.149	102.049	101.949	6.125	102.149	102.049	101.949	6.125	102.149	102.049	101.949
6.250	105.763	105.663	105.563	6.250	105.763	105.663	105.563	6.250	105.763	105.663	105.563	6.250	102.950	102.850	102.750	6.250	102.450	102.350	102.250	6.250	102.450	102.350	102.250	6.250	102.450	102.350	102.250	6.250	102.450	102.350	102.250
6.375	106.399	106.299	106.199	6.375	106.399	106.299	106.199	6.375	106.399	106.299	106.199	6.375	103.436	103.336	103.236	6.375	102.936	102.836	102.736	6.375	102.936	102.836	102.736	6.375	102.936	102.836	102.736	6.375	102.936	102.836	102.736
6.500	107.027	106.927	106.827	6.500	107.027	106.927	106.827	6.500	107.027	106.927	106.827	6.500	103.914	103.814	103.714	6.500	103.414	103.314	103.214	6.500	103.414	103.314	103.214	6.500	103.414	103.314	103.214	6.500	103.414	103.314	103.214
6.625	107.453	107.353	107.253	6.625	107.453	107.353	107.253	6.625	107.453	107.353	107.253	6.625	104.190	104.090	103.990	6.625	103.690	103.590	103.490	6.625	103.690	103.590	103.490	6.625	103.690	103.590	103.490	6.625	103.690	103.590	103.490
6.750	107.732	107.632	107.532	6.750	107.732	107.632	107.532	6.750	107.732	107.632	107.532	6.750	104.319	104.219	104.119	6.750	103.819	103.719	103.619	6.750	103.819	103.719	103.619	6.750	103.819	103.719	103.619	6.750	103.819	103.719	103.619
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	101.187	101.087	100.987	4.750	101.118	101.018	100.918	4.750	101.493	101.393	101.293	4.750	101.493	101.393	101.293	4.750	101.493	101.393	101.293	4.750	101.493	101.393	101.293	4.750	101.493	101.393	101.293	4.750	101.493	101.393	101.293
4.875	101.714	101.614	101.514	4.875	101.610	101.510	101.410	4.875	101.985	101.885	101.785	4.875	101.985	101.885	101.785	4.875	101.985	101.885	101.785	4.875	101.985	101.885	101.785	4.875	101.985	101.885	101.785	4.875	101.985	101.885	101.785
4.990	101.573	101.473	101.373	4.990	101.473	101.373	101.273	4.990	102.447	102.347	102.247	4.990	102.447	102.347	102.247	4.990	102.447	102.347	102.247	4.990	102.447	102.347	102.247	4.990	102.447	102.347	102.247	4.990	102.447	102.347	102.247
5.000	101.673	101.573	101.473	5.000	101.573	101.473	101.373	5.000	102.549	102.449	102.349	5.000	102.549	102.449	102.349	5.000	102.549	102.449	102.349	5.000	102.549	102.449	102.349	5.000	102.549	102.449	102.349	5.000	102.549	102.449	102.349
5.125	101.378	101.278	101.178	5.125	101.278	101.178	101.078	5.125	103.098	102.998	102.898	5.125	103.098	102.998	102.898	5.125	103.098	102.998	102.898	5.125	103.098	102.998	102.898	5.125	103.098	102.998	102.898	5.125	103.098	102.998	102.898
5.250	101.928	101.828	101.728	5.250	101.828	101.728	101.628	5.250	103.485	103.385	103.285	5.250	103.485	103.385	103.285	5.250	103.485	103.385	103.285	5.250	103.485	103.385	103.285	5.250	103.485	103.385	103.285	5.250	103.485	103.385	103.285
5.375	102.714	102.614	102.514	4.990	103.279	103.179	103.079	4.990	104.404	104.304	104.204	4.990	104.404	104.304	104.204	4.990	104.404	104.304	104.204	4.990	104.404	104.304	104.204	4.990	104.404	104.304	104.204	4.990	104.404	104.304	104.204
5.500	102.967	102.867	102.767	5.000	103.379	103.279	103.179	5.000	103.504	103.404	103.304	5.000	103.504	103.404	103.304	5.000	103.504	103.404	103.304	5.000	103.504	103.404	103.304	5.000	103.504	103.404	103.304	5.000	103.504	103.404	103.304
5.625	102.441	102.341	102.241	5.125	103.540	103.440	103.340	5.125	103.665	103.565	103.465	5.125	103.665	103.565	103.465	5.125	103.665	103.565	103.465	5.125	103.665	103.565	103.465	5.125	103.665	103.565	103.465	5.125	103.665	103.565	103.465
5.750	102.863	102.763	102.663	5.250	103.988	103.888	103.788	5.250	104.113	104.013	103.913	5.250	104.113	104.013	103.913	5.250	104.113	104.013	103.913	5.250	104.113	104.013	103.913	5.250	104.113	104.013	103.913	5.250	104.113	104.013	103.913
5.875	103.147	103.047	102.947	5.375	104.194	104.094	103.994	5.375	104.194	104.094	103.994	5.375	104.194	104.094	103.994	5.375	104.194	104.094	103.994	5.375	104.194	104.094	103.994	5.375	104.194	104.094	103.994	5.375	104.194	104.094	103.994
5.990	103.317	103.217	103.117	5.500	104.422	1																									



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.:

3/4/2019

45 Day Lock Exp.:

3/18/2019

60 Day Lock Exp.:

4/1/2019

W. Rate Sheet Dated: 1/31/2019

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	102.392	102.292	102.192	4.250	100.694	100.594	100.494	3.750	100.341	100.241	100.141	4.750	101.099	100.999	100.899	3.750	99.780	99.680	99.580
4.875	102.951	102.851	102.751	4.375	101.193	101.093	100.993	3.875	100.910	100.810	100.710	4.875	101.658	101.558	101.458	3.875	100.349	100.249	100.149
4.990	103.061	102.961	102.861	4.500	101.662	101.562	101.462	3.990	101.119	101.019	100.919	4.990	101.768	101.668	101.568	3.990	100.061	99.961	99.861
5.000	103.161	103.061	102.961	4.625	101.990	101.890	101.790	4.000	101.219	101.119	101.019	5.000	101.868	101.768	101.668	4.000	100.161	100.061	99.961
5.125	103.280	103.180	103.080	4.750	102.418	102.318	102.218	4.125	101.658	101.558	101.458	5.125	101.650	101.550	101.450	4.125	100.600	100.500	100.400
5.250	103.846	103.746	103.646	4.875	102.812	102.712	102.612	4.250	101.975	101.875	101.775	5.250	102.216	102.116	102.016	4.250	100.917	100.817	100.717
5.375	104.152	104.052	103.952	4.990	102.989	102.889	102.789	4.375	102.321	102.221	102.121	5.375	102.522	102.422	102.322	4.375	101.263	101.163	101.063
5.500	104.386	104.286	104.186	5.000	103.089	102.989	102.889	4.500	102.160	102.060	101.960	5.500	102.756	102.656	102.556	4.500	100.503	100.403	100.303
5.625	104.443	104.343	104.243	5.125	103.329	103.229	103.129	4.625	102.436	102.336	102.236	5.625	102.349	102.249	102.149	4.625	100.779	100.679	100.579
5.750	104.878	104.778	104.678	5.250	103.757	103.657	103.557	4.750	102.861	102.761	102.661	5.750	102.784	102.684	102.584	4.750	101.204	101.104	101.004
5.875	105.170	105.070	104.970	5.375	103.968	103.868	103.768	4.875	102.966	102.866	102.766	5.875	103.076	102.976	102.876	4.875	101.309	101.209	101.109
5.990	105.342	105.242	105.142	5.500	104.204	104.104	104.004	4.990	102.863	102.763	102.663	5.990	103.248	103.148	103.048	4.990	100.956	100.856	100.756
6.000	105.442	105.342	105.242	5.625	104.253	104.153	104.053	5.000	102.963	102.863	102.763	6.000	103.348	103.248	103.148	5.000	101.056	100.956	100.856
6.125	105.431	105.331	105.231	5.750	104.589	104.489	104.389	5.125	103.268	103.168	103.068	6.125	102.618	102.518	102.418	5.125	101.361	101.261	101.161
6.250	105.707	105.607	105.501	5.875	105.025	104.925	104.825	5.250	103.513	103.413	103.313	6.250	102.894	102.794	102.688	5.250	101.606	101.506	101.406
6.375	106.230	106.130	106.030	5.990	105.195	105.095	104.995	5.375	103.750	103.650	103.550	6.375	103.267	103.167	103.067	5.375	101.843	101.743	101.643
6.500	106.329	106.229	106.129	6.000	105.295	105.195	105.095	5.500	103.317	103.217	103.117	6.500	103.216	103.116	103.016	5.500	100.160	100.060	99.960
6.625	106.820	106.720	106.620	6.125	104.925	104.823	104.713	5.625	102.685	102.585	102.485	6.625	103.557	103.457	103.357	5.625	100.528	100.428	100.328
6.750	107.163	107.063	106.963	6.250	105.299	105.199	105.091	5.750	103.000	102.900	102.800	6.750	103.750	103.650	103.550	5.750	100.843	100.743	100.643

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.:

3/4/2019

45 Day Lock Exp.:

3/18/2019

60 Day Lock Exp.:

4/1/2019

W. Rate Sheet Dated: 1/31/2019

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)