



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

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.: 4/2/2019

W. Rate Sheet Dated: 2/1/2019

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
3.750	100.405	100.255	100.105	3.750	99.833	99.683	99.533	2.375	95.886	95.736	95.586	3.125	97.424	97.274	97.124
3.875	100.907	100.757	100.607	3.875	100.286	100.136	99.986	2.500	94.836	94.686	94.536	3.250	97.505	97.355	97.205
4.000	101.405	101.255	101.105	4.000	100.673	100.523	100.373	2.625	95.736	95.586	95.436	3.375	97.887	97.737	97.587
4.125	101.905	101.755	101.605	4.125	101.018	100.868	100.718	2.750	97.874	97.724	97.574	3.500	98.241	98.091	97.941
4.250	102.257	102.148	102.048	4.250	101.368	101.258	101.158	2.875	98.409	98.259	98.109	3.625	98.637	98.487	98.337
4.375	102.748	102.638	102.538	4.375	101.746	101.637	101.537	3.000	98.858	98.708	98.558	Margin = 2.250		Index = 2.590	
4.500	103.231	103.121	103.021	4.500	102.057	101.948	101.848	3.125	99.307	99.157	99.007				
4.625	103.630	103.520	103.420	4.625	102.393	102.284	102.184	3.250	99.590	99.440	99.290				
4.750	103.755	103.645	103.545	4.750	102.287	102.177	102.077	3.375	100.033	99.883	99.733				
4.875	103.477	103.368	103.268	4.875	102.611	102.501	102.401	3.500	100.477	100.327	100.177				
5.000	104.081	103.972	103.872	5.000	103.008	102.898	102.798	3.625	100.915	100.765	100.615				
5.125	104.281	104.172	104.072	5.125	103.244	103.135	103.035	3.750	100.905	100.755	100.605				
5.250	103.764	103.639	103.539	5.250	102.841	102.716	102.616	3.875	101.336	101.186	101.036				
5.375	103.947	103.822	103.722	5.375	103.155	103.030	102.930	4.000	101.701	101.551	101.401				
5.500	104.192	104.067	103.967	5.500	103.552	103.427	103.327	4.125	102.023	101.873	101.723				
5.625	104.496	104.371	104.271	5.625	103.639	103.514	103.414	4.250	101.588	101.438	101.288				
5.750	104.918	104.818	104.718	5.750	103.610	103.510	103.410	4.375	101.944	101.794	101.644				
5.875	104.951	104.851	104.751	5.875	103.934	103.834	103.734	4.500	102.233	102.083	101.933				
6.000	105.296	105.196	105.096	6.000	104.331	104.231	104.131	4.625	102.547	102.397	102.247				

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
3.750	99.205	99.055	98.905	3.750	98.833	98.683	98.533	2.375	94.886	94.736	94.586	3.125	96.424	96.274	96.124
3.875	99.707	99.557	99.407	3.875	99.286	99.136	98.986	2.500	93.836	93.686	93.536	3.250	96.505	96.355	96.205
4.000	100.205	100.055	99.905	4.000	99.673	99.523	99.373	2.625	94.736	94.586	94.436	3.375	96.887	96.737	96.587
4.125	100.705	100.555	100.405	4.125	100.018	99.868	99.718	2.750	96.874	96.724	96.574	3.500	97.241	97.091	96.941
4.250	101.007	100.898	100.798	4.250	100.368	100.258	100.158	2.875	97.409	97.259	97.109	3.625	97.637	97.487	97.337
4.375	101.498	101.388	101.288	4.375	100.746	100.637	100.537	3.000	97.858	97.708	97.558	Margin = 2.250		Index = 2.590	
4.500	101.981	101.871	101.771	4.500	101.057	100.948	100.848	3.125	98.307	98.157	98.007	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.380	102.270	102.170	4.625	101.393	101.284	101.184	3.250	98.590	98.440	98.290	Rate	30 Day	45 Day	60 Day
4.750	102.505	102.395	102.295	4.750	101.287	101.177	101.077	3.375	99.033	98.883	98.733	4.625	101.230	100.980	100.730
4.875	102.427	102.318	102.218	4.875	101.611	101.501	101.401	3.500	99.477	99.327	99.177	4.750	100.766	100.516	100.266
5.000	102.831	102.722	102.622	5.000	102.008	101.898	101.798	3.625	99.915	99.765	99.615	4.875	101.177	100.927	100.677
5.125	103.201	103.092	102.992	5.125	102.344	102.235	102.135	3.750	99.905	99.755	99.605	5.000	101.581	101.331	101.081
5.250	102.864	102.739	102.639	5.250	101.841	101.716	101.616	3.875	100.336	100.186	100.036	5.125	101.901	101.651	101.401
5.375	103.147	103.022	102.922	5.375	102.155	102.030	101.930	4.000	100.701	100.551	100.401	5.250	101.264	101.014	100.764
5.500	103.342	103.217	103.117	5.500	102.552	102.427	102.327	4.125	101.023	100.873	100.723	5.375	101.647	101.397	101.147
5.625	103.546	103.421	103.321	5.625	102.689	102.564	102.464	4.250	100.588	100.438	100.288	5.500	102.000	101.750	101.500
5.750	103.768	103.668	103.568	5.750	102.610	102.510	102.410	4.375	100.944	100.794	100.644	5.625	102.250	102.000	101.750
5.875	103.801	103.701	103.601	5.875	102.934	102.834	102.734	4.500	101.233	101.083	100.933	5.750	102.500	102.250	102.000
6.000	104.146	104.046	103.946	6.000	103.331	103.231	103.131	4.625	101.547	101.397	101.247	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	100.327	100.077	99.827	4.875	99.891	99.641	99.391
5.125	101.051	100.801	100.551	5.125	100.624	100.374	100.124
5.375	100.797	100.547	100.297	5.375	100.435	100.185	99.935
5.625	101.596	101.346	101.096	5.625	101.169	100.919	100.669
5.875	101.826	101.576	101.326	5.875	101.214	100.964	100.714
6.000	102.171	101.921	101.671	6.000	101.611	101.361	101.111
6.125	102.625	102.375	102.125	6.125	101.947	101.697	101.447
6.250	102.750	102.500	102.250	6.250	102.951	102.701	102.451
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	98.480	98.230	97.980	
4.750	98.016	97.766	97.516	
4.875	98.427	98.177	97.927	
5.000	98.831	98.581	98.331	
5.125	99.151	98.901	98.651	
5.250	98.514	98.264	98.014	
5.375	98.897	98.647	98.397	
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.:

3/4/2019

45 Day Lock Exp.:

3/18/2019

60 Day Lock Exp.:

4/2/2019

W. Rate Sheet Dated: 2/1/2019

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
3.750	98.936	98.786	98.636	3.750	98.364	98.214	98.064	2.375	92.386	92.236	92.086	3.125	95.74	95.587	95.437
3.875	99.438	99.288	99.138	3.875	98.817	98.667	98.517	2.500	91.336	91.186	91.036	3.250	96.51	96.355	96.205
4.000	99.936	99.786	99.636	4.000	99.205	99.055	98.905	2.625	92.236	92.086	91.936	3.375	96.89	96.737	96.587
4.125	100.436	100.286	100.136	4.125	99.549	99.399	99.249	2.750	96.187	96.037	95.887	3.500	97.24	97.091	96.941
4.250	100.820	100.710	100.610	4.250	99.930	99.821	99.721	2.875	96.721	96.571	96.421	3.625	97.64	97.487	97.337
4.375	101.310	101.201	101.101	4.375	100.309	100.199	100.099	3.000	97.171	97.021	96.871	Margin = 2.250		Index = 2.590	
4.500	101.793	101.684	101.584	4.500	100.619	100.510	100.410	3.125	97.620	97.470	97.320				
4.625	102.192	102.083	101.983	4.625	100.956	100.846	100.746	3.250	98.590	98.440	98.290				
4.750	102.005	101.895	101.795	4.750	100.537	100.427	100.327	3.375	99.033	98.883	98.733				
4.875	101.727	101.618	101.518	4.875	100.861	100.751	100.651	3.500	99.477	99.327	99.177				
5.000	102.331	102.222	102.122	5.000	101.258	101.148	101.048	3.625	99.915	99.765	99.615				
5.125	102.531	102.422	102.322	5.125	101.494	101.385	101.285	3.750	99.437	99.287	99.137				
5.250	101.733	101.608	101.508	5.250	100.810	100.685	100.585	3.875	99.867	99.717	99.567				
5.375	101.916	101.791	101.691	5.375	101.124	100.999	100.899	4.000	100.232	100.082	99.932				
5.500	102.161	102.036	101.936	5.500	101.521	101.396	101.296	4.125	100.554	100.404	100.254				
5.625	102.465	102.340	102.240	5.625	101.607	101.482	101.382	4.250	100.151	100.001	99.851				
5.750	102.387	102.287	102.187	5.750	101.079	100.979	100.879	4.375	100.507	100.357	100.207				
5.875	102.420	102.320	102.220	5.875	101.403	101.303	101.203	4.500	100.795	100.645	100.495				
6.000	102.765	102.665	102.565	6.000	101.800	101.700	101.600	4.625	101.109	100.959	100.809				

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
3.750	97.736	97.586	97.436	3.750	97.364	97.214	97.064	2.375	93.136	92.986	92.836	3.125	94.737	94.587	94.437
3.875	98.238	98.088	97.938	3.875	97.817	97.667	97.517	2.500	92.086	91.936	91.786	3.250	95.505	95.355	95.205
4.000	98.736	98.586	98.436	4.000	98.205	98.055	97.905	2.625	92.986	92.836	92.686	3.375	95.887	95.737	95.587
4.125	99.236	99.086	98.936	4.125	98.549	98.399	98.249	2.750	95.968	95.818	95.668	3.500	96.241	96.091	95.941
4.250	99.570	99.460	99.360	4.250	98.930	98.821	98.721	2.875	96.503	96.353	96.203	3.625	96.637	96.487	96.337
4.375	100.060	99.951	99.851	4.375	99.309	99.199	99.099	3.000	96.952	96.802	96.652	Margin = 2.250		Index = 2.590	
4.500	100.543	100.434	100.334	4.500	99.619	99.510	99.410	3.125	97.401	97.251	97.101	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.942	100.833	100.733	4.625	99.956	99.846	99.746	3.250	97.496	97.346	97.196	Rate	30 Day	45 Day	60 Day
4.750	100.755	100.645	100.545	4.750	99.537	99.427	99.327	3.375	97.939	97.789	97.639	4.625	99.792	99.542	99.292
4.875	100.677	100.568	100.468	4.875	99.861	99.751	99.651	3.500	98.384	98.234	98.084	4.750	99.016	98.766	98.516
5.000	101.081	100.972	100.872	5.000	100.258	100.148	100.048	3.625	98.821	98.671	98.521	4.875	99.427	99.177	98.927
5.125	101.451	101.342	101.242	5.125	100.594	100.485	100.385	3.750	98.655	98.505	98.355	5.000	99.831	99.581	99.331
5.250	100.833	100.708	100.608	5.250	99.810	99.685	99.585	3.875	99.086	98.936	98.786	5.125	100.151	99.901	99.651
5.375	101.116	100.991	100.891	5.375	100.124	99.999	99.899	4.000	99.451	99.301	99.151	5.250	99.233	98.983	98.733
5.500	101.311	101.186	101.086	5.500	100.521	100.396	100.296	4.125	99.773	99.623	99.473	5.375	99.616	99.366	99.116
5.625	101.515	101.390	101.290	5.625	100.657	100.532	100.432	4.250	99.026	98.876	98.726	5.500	99.969	99.719	99.469
5.750	101.237	101.137	101.037	5.750	100.079	99.979	99.879	4.375	99.382	99.232	99.082	5.625	100.219	99.969	99.719
5.875	101.270	101.170	101.070	5.875	100.403	100.303	100.203	4.500	99.670	99.520	99.370	5.750	99.969	99.719	99.469
6.000	101.615	101.515	101.415	6.000	100.800	100.700	100.600	4.625	99.984	99.834	99.684	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:	2/1/2019 5.000%

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	98.577	98.327	98.077	4.875	98.141	97.891	97.641
5.125	99.301	99.051	98.801	5.125	98.874	98.624	98.374
5.375	98.766	98.516	98.266	5.375	98.404	98.154	97.904
5.625	99.565	99.315	99.065	5.625	99.137	98.887	98.637
5.875	99.295	99.045	98.795	5.875	98.683	98.433	98.183
6.000	99.640	99.390	99.140	6.000	99.080	98.830	98.580
6.125	100.094	99.844	99.594	6.125	99.416	99.166	98.916
6.250	99.250	99.000	98.750	6.250	99.451	99.201	98.951
Lender paid price cap after comp plan = 100.000							

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.625	97.042	96.792	96.542	
4.750	96.266	96.016	95.766	
4.875	96.677	96.427	96.177	
5.000	97.081	96.831	96.581	
5.125	97.401	97.151	96.901	
5.250	96.483	96.233	95.983	
5.375	96.866	96.616	96.366	
5.500	97.219	96.969	96.719	
5.625	97.469	97.219	96.969	
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
*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)	



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.: 3/4/2019
45 Day Lock Exp.: 3/18/2019
60 Day Lock Exp.: 4/2/2019

W. Rate Sheet Dated: 2/1/2019

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					
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
4.375	101.009	100.909	100.809	4.375	100.188	100.088	99.988	4.375	100.001	99.901	99.801	4.375	100.215	100.115	100.015	4.375	99.394
4.500	101.534	101.434	101.334	4.500	100.768	100.668	100.568	4.500	100.580	100.480	100.380	4.500	100.736	100.636	100.536	4.500	99.970
4.625	101.797	101.697	101.597	4.625	101.275	101.175	101.075	4.625	101.229	101.129	101.029	4.625	100.996	100.896	100.796	4.625	100.474
4.750	102.376	102.276	102.176	4.750	102.021	101.921	101.821	4.750	102.017	101.917	101.817	4.750	101.275	101.175	101.075	4.750	100.920
4.875	102.862	102.762	102.662	4.875	102.571	102.471	102.371	4.875	102.571	102.471	102.371	4.875	101.774	101.674	101.574	4.875	101.483
4.990	103.094	102.994	102.894	4.990	102.842	102.742	102.642	4.990	102.842	102.742	102.642	4.990	102.151	102.051	101.951	4.990	101.899
5.000	103.194	103.094	102.994	5.000	102.942	102.842	102.742	5.000	102.942	102.842	102.742	5.000	102.251	102.151	102.051	5.000	101.999
5.125	103.488	103.388	103.288	5.125	103.266	103.166	103.066	5.125	103.266	103.166	103.066	5.125	102.466	102.366	102.266	5.125	102.244
5.250	103.819	103.719	103.619	5.250	103.794	103.694	103.594	5.250	103.822	103.722	103.622	5.250	102.646	102.546	102.446	5.250	102.621
5.375	104.138	104.038	103.938	5.375	104.107	104.007	103.907	5.375	104.139	104.039	103.939	5.375	102.805	102.705	102.605	5.375	102.774
5.500	104.445	104.345	104.245	5.500	104.395	104.295	104.195	5.500	104.427	104.327	104.227	5.500	103.250	103.150	103.050	5.500	103.200
5.625	104.773	104.673	104.573	5.625	104.633	104.533	104.433	5.625	104.664	104.564	104.464	5.625	103.187	103.087	102.987	5.625	103.047
5.750	104.984	104.884	104.784	5.750	105.170	105.070	104.970	5.750	105.229	105.129	105.029	5.750	103.405	103.305	103.205	5.750	103.405
5.875	105.167	105.067	104.967	5.875	105.522	105.422	105.322	5.875	105.584	105.484	105.384	5.875	102.685	102.585	102.485	5.875	102.685
5.990	105.277	105.177	105.077	5.990	105.705	105.605	105.505	5.990	105.768	105.668	105.568	5.990	103.041	102.941	102.841	5.990	103.041
6.000	105.377	105.277	105.177	6.000	105.805	105.705	105.605	6.000	105.868	105.768	105.668	6.000	103.141	103.041	102.941	6.000	103.141
6.125	105.937	105.837	105.737	6.125	106.077	105.977	105.877	6.125	106.139	106.039	105.939	6.125	103.382	103.282	103.182	6.125	103.382
6.250	106.181	106.081	105.981	6.250	106.279	106.179	106.079	6.250	106.341	106.241	106.141	6.250	103.604	103.504	103.404	6.250	103.604
6.375	106.010	105.876	105.801	6.375	106.518	106.379	106.318	6.375	106.609	106.509	106.409	6.375	101.662	101.523	101.462	6.375	101.662

30/25 Year >125 High Balance																	
20 Year						20 Year 105-125						20 Year >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
4.375	99.207	99.107	99.007	4.625	102.229	102.129	102.029	4.625	101.414	101.314	101.214	4.625	101.351	101.251	101.151	3.375	99.206
4.500	99.782	99.682	99.582	4.750	102.663	102.563	102.463	4.750	101.939	101.839	101.739	4.750	101.877	101.777	101.677	3.500	99.699
4.625	100.428	100.328	100.228	4.875	103.049	102.949	102.849	4.875	102.463	102.363	102.263	4.875	102.401	102.301	102.201	3.625	100.154
4.750	100.916	100.816	100.716	4.990	103.193	103.093	102.993	4.990	102.700	102.600	102.500	4.990	102.638	102.538	102.438	3.750	100.490
4.875	101.483	101.383	101.283	5.000	103.293	103.193	103.093	5.000	102.800	102.700	102.600	5.000	102.738	102.638	102.538	3.875	100.903
4.990	101.899	101.799	101.699	5.125	103.511	103.411	103.311	5.125	103.104	103.004	102.904	5.125	103.042	102.942	102.842	3.990	101.249
5.000	101.999	101.899	101.799	5.250	103.957	103.857	103.757	5.250	103.324	103.224	103.124	5.250	103.168	103.068	102.968	4.000	101.349
5.125	102.244	102.144	102.044	5.375	104.157	104.057	103.957	5.375	103.608	103.508	103.408	5.375	103.451	103.351	103.251	4.125	101.782
5.250	102.646	102.546	102.446	5.500	104.375	104.275	104.175	5.500	103.884	103.784	103.684	5.500	103.728	103.628	103.528	4.250	102.055
5.375	102.805	102.705	102.605	5.625	104.547	104.447	104.347	5.625	104.116	104.016	103.916	5.625	103.960	103.860	103.760	4.375	102.380
5.500	103.232	103.132	103.032	5.750	104.696	104.596	104.496	5.750	104.495	104.395	104.295	5.750	104.276	104.176	104.076	4.500	102.442
5.625	103.078	102.978	102.878	5.875	104.924	104.824	104.724	5.875	104.805	104.705	104.605	5.875	104.586	104.486	104.386	4.625	102.715
5.750	103.405	103.305	103.205	5.990	105.024	104.924	104.824	5.990	104.975	104.875	104.775	5.990	104.756	104.656	104.556	4.750	102.906
5.875	102.685	102.585	102.485	6.000	105.124	105.024	104.924	6.000	105.075	104.975	104.875	6.000	104.856	104.756	104.656	4.875	102.985
5.990	103.041	102.941	102.841	6.125	105.323	105.223	105.123	6.125	105.344	105.244	105.144	6.125	105.125	105.025	104.925	4.990	103.060
6.000	103.141	103.041	102.941	6.250	105.328	105.194	105.128	6.250	105.126	104.992	104.926	6.250	104.907	104.707	104.707	5.000	103.160
6.125	103.382	103.282	103.182	6.375	105.546	105.412	105.346	6.375	105.422	105.288	105.222	6.375	105.204	105.004	105.004	5.125	103.479
6.250	103.604	103.504	103.404	6.500	105.651	105.517	105.451	6.500	105.581	105.447	105.381	6.500	105.362	105.162	105.162	5.250	103.645
6.375	101.662	101.562	101.462	6.625	105.731	105.597	105.531	6.625	105.708	105.574	105.508	6.625	105.489	105.289	105.289	5.375	103.826

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	99.207	99.107	99.007	4.625	102.229	102.129	102.029	4.625	101.414	101.314	101.214	4.625	101.351	101.151	101.151	3.375	99.206	99.106	99.006	3.375	99.288	99.088	99.088
4.500	99.782	99.682	99.582	4.750	102.663	102.563	102.463	4.750	101.939	101.839	101.739	4.750	101.877	101.677	101.677	3.500	99.699	99.599	99.499	3.500	99.609	99.409	99.409
4.625	100.428	100.328	100.228	4.875	103.049	102.949	102.849	4.875	102.463	102.363	102.263	4.875	102.401	102.201	102.201	3.625	100.154	100.054	99.954	3.625	99.906	99.706	99.706
4.750	100.916	100.816	100.716	4.990	103.193	103.093	102.993	4.990	102.700	102.600	102.500	4.990	102.638	102.438	102.438	3.750	100.490	100.390	100.290	3.750	100.825	100.625	100.625
4.875	101.483	101.383	101.283	5.000	103.293	103.193	103.093	5.000	102.800	102.700	102.600	5.000	102.738	102.538	102.538	3.875	100.903	100.803	100.703	3.875	101.115	100.915	100.915
4.990	101.899	101.799	101.699	5.125	103.511	103.411	103.311	5.125	103.104	103.004	102.904	5.125	103.042	102.842	102.842	3.990	101.249	101.149	101.049	3.990	101.288	101.088	101.088
5.000	101.999	101.899	101.799	5.250	103.957	103.857	103.757	5.250	103.324	103.224	103.124	5.250	103.168	102.968	102.968	4.000	101.349	101.249	101.149	4.000	101.388	101.188	101.188
5.125	102.244	102.144	102.044	5.375	104.157	104.057	103.957	5.375	103.608	103.508	103.408	5.375	103.451	103.251	103.251	4.125	101.782	101.682	101.582	4.125	101.628	101.428	101.428
5.250	102.646	102.546	102.446	5.500	104.375	104.275	104.175	5.500	103.884	103.784	103.684	5.500	103.728	103.528	103.528	4.250	102.055	101.955	101.855	4.250	101.836	101.636	101.636
5.375	102.805	102.705	102.605	5.625	104.547	104.447	104.347	5.625	104.116	104.016	103.916	5.625	103.960	103.760	103.760	4.375	102.380	102.280	102.180	4.375	102.035	101.835	101.835
5.500	103.232	103.132	103.032	5.750	104.696	104.596	104.496	5.750	104.495	104.395	104.295	5.750	104.276	104.076	104.076	4.500	102.442	102.342	102.242	4.500	102.203	102.003	102.003
5.625	103.078	102.978	102.878	5.875	104.924	104.824	104.724	5.875	104.805	104.705	104.605	5.875	104.586	104.386	104.386	4.625	102.715	102.615	102.515	4.625	102.364	102.164	102.164
5.750	103.405	103.305	103.205	5.990	105.024	104.924	104.824	5.990	104.975	104.875	104.775	5.990	104.756	104.556	104.556	4.750	102.906	102.806	102.706	4.750	102.574	102.374	102.374
5.875	102.685	102.585	102.485	6.000	105.124	105.024	104.924	6.000	105.075	104.975	104.875	6.000	104.856	104.656	104.656	4.875	102.985	102.885	102.785	4.875	102.770	102.570	102.570
5.990	103.041	102.941	102.841	6.125	105.323	105.223	105.123	6.125	105.344	105.244	105.144	6.125	105.125	104.925	104.925	4.990	103.060	102.960	102.860	4.990	102.837	102.637	102.637
6.000	103.141	103.041	102.941	6.250	105.328	105.194	105.128	6.250	105.126	104.992	104.926	6.250	104.907	104.707	104.707	5.000	103.160	103.060	102.960	5.000	102.937	102.737	102.737
6.125	103.382	103.282	103.182	6.375	105.546	105.412	105.346	6.375	105.422	105.288	105.222	6.375	105.204	105.004	105.004	5.125	103.479	103.379	103.279	5.125	102.950	102.750	102.750
6.250	103.604	103.504	103.404	6.500	105.651	105.517	105.451	6.500	105.581	105.447	105.381	6.500	105.362	105.162	105.162	5.250	103.645	103.545	103.445	5.250	103.149	102.949	102.949
6.375	101.662	101.562	101.462	6.625	105.731	105.597	105.531	6.625	105.708	105.574	105.508	6.625	105.489	105.289	105.289	5.375	103.826	103.726	103.626	5.375	103.347	103.147	103.147



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrawholesale.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.: 4/2/2019

W. Rate Sheet Dated: 2/1/2019

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	102.800	102.700	102.600	4.750	102.550	102.450	102.350	4.750	102.550	102.450	102.350	4.750	101.463	101.363	101.263	4.750	101.213	101.113	101.013
4.875	103.325	103.225	103.125	4.875	103.075	102.975	102.875	4.875	103.075	102.975	102.875	4.875	101.988	101.888	101.788	4.875	101.738	101.638	101.538
4.990	103.431	103.331	103.231	4.990	102.931	102.831	102.731	4.990	102.931	102.831	102.731	4.990	102.094	101.994	101.894	4.990	101.594	101.494	101.394
5.000	103.531	103.431	103.331	5.000	103.031	102.931	102.831	5.000	103.031	102.931	102.831	5.000	102.194	102.094	101.994	5.000	101.694	101.594	101.494
5.125	103.567	103.467	103.367	5.125	103.067	102.967	102.867	5.125	103.067	102.967	102.867	5.125	101.897	101.797	101.697	5.125	101.397	101.297	101.197
5.250	104.116	104.016	103.916	5.250	103.616	103.516	103.416	5.250	103.616	103.516	103.416	5.250	102.446	102.346	102.246	5.250	101.946	101.846	101.746
5.375	104.397	104.297	104.197	5.375	104.397	104.297	104.197	5.375	104.397	104.297	104.197	5.375	102.727	102.627	102.527	5.375	102.227	102.127	102.027
5.500	104.647	104.547	104.447	5.500	104.647	104.547	104.447	5.500	104.647	104.547	104.447	5.500	102.977	102.877	102.777	5.500	102.477	102.377	102.277
5.625	104.624	104.524	104.424	5.625	104.624	104.524	104.424	5.625	104.624	104.524	104.424	5.625	102.459	102.359	102.259	5.625	102.459	102.359	102.259
5.750	105.045	104.945	104.845	5.750	105.045	104.945	104.845	5.750	105.045	104.945	104.845	5.750	102.880	102.780	102.680	5.750	102.880	102.780	102.680
5.875	105.331	105.231	105.131	5.875	105.331	105.231	105.131	5.875	105.331	105.231	105.131	5.875	103.166	103.066	102.966	5.875	103.166	103.066	102.966
5.990	105.504	105.404	105.304	5.990	105.504	105.404	105.304	5.990	105.504	105.404	105.304	5.990	103.339	103.239	103.139	5.990	103.339	103.239	103.139
6.000	105.604	105.504	105.404	6.000	105.604	105.504	105.404	6.000	105.604	105.504	105.404	6.000	103.439	103.339	103.239	6.000	103.439	103.339	103.239
6.125	105.500	105.400	105.300	6.125	105.500	105.400	105.300	6.125	105.500	105.400	105.300	6.125	102.531	102.431	102.331	6.125	102.531	102.431	102.331
6.250	105.767	105.667	105.567	6.250	105.767	105.667	105.567	6.250	105.767	105.667	105.567	6.250	102.954	102.854	102.754	6.250	102.954	102.854	102.754
6.375	106.422	106.322	106.222	6.375	106.422	106.322	106.222	6.375	106.422	106.322	106.222	6.375	103.459	103.359	103.259	6.375	103.459	103.359	103.259
6.500	107.046	106.946	106.846	6.500	107.046	106.946	106.846	6.500	107.046	106.946	106.846	6.500	103.933	103.833	103.733	6.500	103.933	103.833	103.733
6.625	107.470	107.370	107.270	6.625	107.470	107.370	107.270	6.625	107.470	107.370	107.270	6.625	104.207	104.107	104.007	6.625	104.207	104.107	104.007
6.750	107.747	107.647	107.547	6.750	107.747	107.647	107.547	6.750	107.747	107.647	107.547	6.750	104.334	104.234	104.134	6.750	104.334	104.234	104.134
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	101.213	101.113	101.013	4.250	101.123	101.023	100.923	4.250	101.498	101.398	101.298	4.250	101.498	101.398	101.298	3.750	100.796	100.696	100.596
4.875	101.738	101.638	101.538	4.375	101.618	101.518	101.418	4.375	101.993	101.893	101.793	4.375	101.993	101.893	101.793	3.875	101.349	101.249	101.149
4.990	101.594	101.494	101.394	4.500	102.079	101.979	101.879	4.500	102.454	102.354	102.254	4.500	102.454	102.354	102.254	3.990	101.496	101.396	101.296
5.000	101.694	101.594	101.494	4.625	102.292	102.192	102.092	4.625	102.667	102.567	102.467	4.625	102.667	102.567	102.467	4.000	101.596	101.496	101.396
5.125	101.397	101.297	101.197	4.750	102.711	102.611	102.511	4.750	103.086	102.986	102.886	4.750	103.086	102.986	102.886	4.125	102.027	101.927	101.827
5.250	101.946	101.846	101.746	4.875	103.098	102.998	102.898	4.875	103.473	103.373	103.273	4.875	103.473	103.373	103.273	4.250	102.323	102.223	102.123
5.375	102.727	102.627	102.527	4.990	103.270	103.170	103.070	4.990	103.395	103.295	103.195	4.990	103.395	103.295	103.195	4.375	102.669	102.569	102.469
5.500	102.977	102.877	102.777	5.000	103.370	103.270	103.170	5.000	103.495	103.395	103.295	5.000	103.495	103.395	103.295	4.500	102.487	102.387	102.287
5.625	102.459	102.359	102.259	5.125	103.551	103.451	103.351	5.125	103.676	103.576	103.476	5.125	103.676	103.576	103.476	4.625	102.761	102.661	102.561
5.750	102.880	102.780	102.680	5.250	104.000	103.900	103.800	5.250	104.125	104.025	103.925	5.250	104.125	104.025	103.925	4.750	103.172	103.072	102.972
5.875	103.166	103.066	102.966	5.375	104.204	104.104	104.004	5.375	104.204	104.104	104.004	5.375	104.204	104.104	104.004	4.875	103.303	103.203	103.103
5.990	103.339	103.239	103.139	5.500	104.429	104.329	104.229	5.500	104.429	104.329	104.229	5.500	104.429	104.329	104.229	4.990	103.203	103.103	103.003
6.000	103.439	103.339	103.239	5.625	104.501	104.401	104.301	5.625	104.501	104.401	104.301	5.625	104.501	104.401	104.301	5.000	103.303	103.203	103.103
6.125	102.531	102.431	102.331	5.750	104.826	104.726	104.626	5.750	104.826	104.726	104.626	5.750	104.826	104.726	104.626	5.125	103.605	103.505	103.405
6.250	102.954	102.854	102.754	5.875	105.252	105.152	105.052	5.875	105.252	105.152	105.052	5.875	105.252	105.152	105.052	5.250	103.847	103.747	103.647
6.375	103.459	103.359	103.259	5.990	105.419	105.319	105.219	5.990	105.419	105.319	105.219	5.990	105.419	105.319	105.219	5.375	104.075	103.975	103.875
6.500	103.933	103.833	103.733	6.000	105.519	105.419	105.319	6.000	105.519	105.419	105.319	6.000	105.519	105.419	105.319	5.500	102.625	102.525	102.425
6.625	104.207	104.107	104.007	6.125	104.976	104.876	104.776	6.125	104.976	104.876	104.776	6.125	104.976	104.876	104.776	5.625	102.981	102.881	102.781
6.750	104.334	104.234	104.134	6.250	105.345	105.245	105.145	6.250	105.345	105.245	105.145	6.250	105.345	105.245	105.145	5.750	103.281	103.181	103.081
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	101.296	101.196	101.096	3.750	101.296	101.196	101.096	3.750	100.236	100.136	100.036	3.750	100.736	100.636	100.536	3.750	100.736	100.636	100.536
3.875	101.599	101.499	101.399	3.875	101.599	101.499	101.399	3.875	100.789	100.689	100.589	3.875	101.039	100.939	100.839	3.875	101.039	100.939	100.839
3.990	101.746	101.646	101.546	3.990	101.746	101.646	101.546	3.990	100.445	100.345	100.245	3.990	100.695	100.595	100.495	3.990	100.695	100.595	100.495
4.000	101.846	101.746	101.646	4.000	101.846	101.746	101.646	4.000	100.545	100.445	100.345	4.000	100.795	100.695	100.595	4.000	100.795	100.695	100.595
4.125	102.277	102.177	102.077	4.125	102.277	102.177	102.077	4.125	100.976	100.876	100.776	4.125	101.226	101.126	101.026	4.125	101.226	101.126	101.026
4.250	102.573	102.473	102.373	4.250	102.573	102.473	102.373	4.250	101.272	101.172	101.072	4.250	101.522	101.422	101.322	4.250	101.522	101.422	101.322
4.375	102.669	102.569	102.469	4.375	102.669	102.569	102.469	4.375	101.618	101.518	101.418	4.375	101.618	101.518	101.418	4.375	101.618	101.518	101.418
4.500	102.487	102.387	102.287	4.500	102.487	102.387	102.287	4.500	100.830	100.730	100.630	4.500	100.830	100.730	100.630	4.500	100.830	100.730	100.630
4.625	102.761	102.661	102.561	4.625	102.761	102.661	102.561	4.625	101.104	101.004	100.904	4.625	101.104	101.004	100.904	4.625	101.104	101.004	100.904
4.750	103.172	103.072	102.972	4.750	103.172														



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.:

4/2/2019

W. Rate Sheet Dated: 2/1/2019

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	102.752	102.652	102.552	4.250	101.118	101.018	100.918	3.750	100.769	100.669	100.569	4.750	101.437	101.337	101.237	3.750	100.208	100.108	100.008
4.875	103.279	103.179	103.079	4.375	101.610	101.510	101.410	3.875	101.318	101.218	101.118	4.875	101.964	101.864	101.764	3.875	100.757	100.657	100.557
4.990	103.388	103.288	103.188	4.500	102.072	101.972	101.872	3.990	101.489	101.389	101.289	4.990	102.073	101.973	101.873	3.990	100.424	100.324	100.224
5.000	103.488	103.388	103.288	4.625	102.304	102.204	102.104	4.000	101.589	101.489	101.389	5.000	102.173	102.073	101.973	4.000	100.524	100.424	100.324
5.125	103.532	103.432	103.332	4.750	102.723	102.623	102.523	4.125	102.021	101.921	101.821	5.125	101.878	101.778	101.678	4.125	100.956	100.856	100.756
5.250	104.082	103.982	103.882	4.875	103.110	103.010	102.910	4.250	102.317	102.217	102.117	5.250	102.428	102.328	102.228	4.250	101.252	101.152	101.052
5.375	104.368	104.268	104.168	4.990	103.279	103.179	103.079	4.375	102.659	102.559	102.459	5.375	102.714	102.614	102.514	4.375	101.594	101.494	101.394
5.500	104.621	104.521	104.421	5.000	103.379	103.279	103.179	4.500	102.519	102.419	102.319	5.500	102.967	102.867	102.767	4.500	100.862	100.762	100.662
5.625	104.609	104.509	104.409	5.125	103.540	103.440	103.340	4.625	102.791	102.691	102.591	5.625	102.441	102.341	102.241	4.625	101.134	101.034	100.934
5.750	105.031	104.931	104.831	5.250	103.988	103.888	103.788	4.750	103.202	103.102	103.002	5.750	102.863	102.763	102.663	4.750	101.545	101.445	101.345
5.875	105.315	105.215	105.115	5.375	104.194	104.094	103.994	4.875	103.332	103.232	103.132	5.875	103.147	103.047	102.947	4.875	101.675	101.575	101.475
5.990	105.485	105.385	105.285	5.500	104.422	104.322	104.222	4.990	103.250	103.150	103.050	5.990	103.317	103.217	103.117	4.990	101.343	101.243	101.143
6.000	105.585	105.485	105.385	5.625	104.429	104.329	104.229	5.000	103.350	103.250	103.150	6.000	103.417	103.317	103.217	5.000	101.443	101.343	101.243
6.125	105.493	105.393	105.293	5.750	104.758	104.658	104.558	5.125	103.651	103.551	103.451	6.125	102.649	102.549	102.449	5.125	101.744	101.644	101.544
6.250	105.763	105.663	105.563	5.875	105.185	105.085	104.985	5.250	103.892	103.792	103.692	6.250	102.950	102.850	102.750	5.250	101.985	101.885	101.785
6.375	106.399	106.299	106.199	5.990	105.351	105.251	105.151	5.375	104.124	104.024	103.924	6.375	103.436	103.336	103.236	5.375	102.217	102.117	102.017
6.500	106.511	106.411	106.311	6.000	105.451	105.351	105.251	5.500	102.671	102.571	102.471	6.500	103.398	103.298	103.198	5.500	100.514	100.414	100.314
6.625	106.997	106.897	106.797	6.125	104.968	104.868	104.768	5.625	103.030	102.930	102.830	6.625	103.734	103.634	103.534	5.625	100.873	100.773	100.673
6.750	107.336	107.236	107.136	6.250	105.338	105.238	105.138	5.750	103.334	103.234	103.134	6.750	103.923	103.823	103.723	5.750	101.177	101.077	100.977

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.:

4/2/2019

W. Rate Sheet Dated: 2/1/2019

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
4.000	97.720	97.595	97.470	
4.125	98.273	98.148	98.023	
4.250	98.786	98.661	98.536	
4.375	99.263	99.138	99.013	
4.500	99.708	99.583	99.458	
4.625	100.150	100.025	99.900	
4.750	100.582	100.457	100.332	
4.875	100.909	100.784	100.659	
5.000	101.176	101.051	100.926	
5.125	101.508	101.383	101.258	
5.250	101.842	101.717	101.592	
5.375	102.093	101.968	101.843	
5.500	102.333	102.208	102.083	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	98.552	98.427	98.302	
3.875	99.053	98.928	98.803	
4.000	99.485	99.360	99.235	
4.125	99.873	99.748	99.623	
4.250	100.131	100.006	99.881	
4.375	100.364	100.239	100.114	
4.500	100.578	100.453	100.328	
4.625	100.736	100.611	100.486	
4.750	100.900	100.775	100.650	
4.875	101.135	101.010	100.885	
5.000	101.405	101.280	101.155	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	98.183	98.058	97.933	
3.625	98.761	98.636	98.511	
3.750	99.270	99.145	99.020	
3.875	99.783	99.658	99.533	
4.000	100.221	100.096	99.971	
4.125	100.592	100.467	100.342	
4.250	100.931	100.806	100.681	
4.375	101.231	101.106	100.981	
4.500	101.513	101.388	101.263	
4.625	101.806	101.681	101.556	
4.750	102.105	101.980	101.855	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.625	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.000	-1.000	-1.250	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.250	-0.750	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)