



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.: 3/6/2019

45 Day Lock Exp.: 3/21/2019

60 Day Lock Exp.: 4/5/2019

W. Rate Sheet Dated: 2/4/2019

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	99.983	99.833	99.683	3.750	99.411	99.261	99.111	2.375	95.386	95.236	95.086	3.125	97.424	97.274	97.124
3.875	100.485	100.335	100.185	3.875	99.864	99.714	99.564	2.500	94.336	94.186	94.036	3.250	97.505	97.355	97.205
4.000	100.983	100.833	100.683	4.000	100.251	100.101	99.951	2.625	95.236	95.086	94.936	3.375	97.887	97.737	97.587
4.125	101.483	101.333	101.183	4.125	100.596	100.446	100.296	2.750	97.484	97.334	97.184	3.500	98.241	98.091	97.941
4.250	101.945	101.835	101.735	4.250	101.055	100.946	100.846	2.875	98.018	97.868	97.718	3.625	98.637	98.487	98.337
4.375	102.435	102.326	102.226	4.375	101.434	101.324	101.224	3.000	98.467	98.317	98.167	Margin = 2.250		Index = 2.590	
4.500	102.918	102.809	102.709	4.500	101.744	101.635	101.535	3.125	98.917	98.767	98.617				
4.625	103.317	103.208	103.108	4.625	102.081	101.971	101.871	3.250	99.278	99.128	98.978				
4.750	103.442	103.317	103.217	4.750	102.052	101.927	101.827	3.375	99.720	99.570	99.420				
4.875	103.243	103.118	103.018	4.875	102.376	102.251	102.151	3.500	100.165	100.015	99.865				
5.000	103.847	103.722	103.622	5.000	102.773	102.648	102.548	3.625	100.602	100.452	100.302				
5.125	104.047	103.922	103.822	5.125	103.010	102.885	102.785	3.750	100.659	100.509	100.359				
5.250	103.639	103.499	103.399	5.250	102.716	102.576	102.476	3.875	101.090	100.940	100.790				
5.375	103.822	103.682	103.582	5.375	103.030	102.890	102.790	4.000	101.455	101.305	101.155				
5.500	104.067	103.926	103.826	5.500	103.427	103.287	103.187	4.125	101.777	101.627	101.477				
5.625	104.371	104.230	104.130	5.625	103.514	103.373	103.273	4.250	101.389	101.239	101.089				
5.750	104.856	104.756	104.631	5.750	103.548	103.448	103.323	4.375	101.745	101.595	101.445				
5.875	104.889	104.789	104.664	5.875	103.872	103.772	103.647	4.500	102.033	101.883	101.733				
6.000	105.233	105.133	105.008	6.000	104.269	104.169	104.044	4.625	102.347	102.197	102.047				

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	98.783	98.633	98.483	3.750	98.411	98.261	98.111	2.375	94.386	94.236	94.086	3.125	96.424	96.274	96.124
3.875	99.285	99.135	98.985	3.875	98.864	98.714	98.564	2.500	93.336	93.186	93.036	3.250	96.505	96.355	96.205
4.000	99.783	99.633	99.483	4.000	99.251	99.101	98.951	2.625	94.236	94.086	93.936	3.375	96.887	96.737	96.587
4.125	100.283	100.133	99.983	4.125	99.596	99.446	99.296	2.750	96.484	96.334	96.184	3.500	97.241	97.091	96.941
4.250	100.695	100.585	100.485	4.250	100.055	99.946	99.846	2.875	97.018	96.868	96.718	3.625	97.637	97.487	97.337
4.375	101.185	101.076	100.976	4.375	100.434	100.324	100.224	3.000	97.467	97.317	97.167	Margin = 2.250		Index = 2.590	
4.500	101.668	101.559	101.459	4.500	100.744	100.635	100.535	3.125	97.917	97.767	97.617	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.067	101.958	101.858	4.625	101.081	100.971	100.871	3.250	98.278	98.128	97.978	Rate	30 Day	45 Day	60 Day
4.750	102.192	102.067	101.967	4.750	101.052	100.927	100.827	3.375	98.720	98.570	98.420	4.625	100.917	100.667	100.417
4.875	102.193	102.068	101.968	4.875	101.376	101.251	101.151	3.500	99.165	99.015	98.865	4.750	100.532	100.282	100.032
5.000	102.597	102.472	102.372	5.000	101.773	101.648	101.548	3.625	99.602	99.452	99.302	4.875	100.943	100.693	100.443
5.125	102.967	102.842	102.742	5.125	102.110	101.985	101.885	3.750	99.659	99.509	99.359	5.000	101.347	101.097	100.847
5.250	102.739	102.599	102.499	5.250	101.716	101.576	101.476	3.875	100.090	99.940	99.790	5.125	101.667	101.417	101.167
5.375	103.022	102.882	102.782	5.375	102.030	101.890	101.790	4.000	100.455	100.305	100.155	5.250	101.139	100.889	100.639
5.500	103.217	103.076	102.976	5.500	102.427	102.287	102.187	4.125	100.777	100.627	100.477	5.375	101.522	101.272	101.022
5.625	103.421	103.280	103.180	5.625	102.564	102.423	102.323	4.250	100.389	100.239	100.089	5.500	102.000	101.750	101.500
5.750	103.706	103.606	103.481	5.750	102.548	102.448	102.323	4.375	100.745	100.595	100.445	5.625	102.250	102.000	101.750
5.875	103.739	103.639	103.514	5.875	102.872	102.772	102.647	4.500	101.033	100.883	100.733	5.750	102.500	102.250	102.000
6.000	104.083	103.983	103.858	6.000	103.269	103.169	103.044	4.625	101.347	101.197	101.047	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	100.093	99.843	99.593	4.875	99.656	99.406	99.156
5.125	100.817	100.567	100.317	5.125	100.390	100.140	99.890
5.375	100.672	100.422	100.172	5.375	100.310	100.060	99.810
5.625	101.471	101.221	100.971	5.625	101.044	100.794	100.544
5.875	101.764	101.514	101.264	5.875	101.152	100.902	100.652
6.000	102.108	101.858	101.608	6.000	101.549	101.299	101.049
6.125	102.562	102.312	102.062	6.125	101.885	101.635	101.385
6.250	102.750	102.500	102.250	6.250	102.810	102.560	102.310
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	98.167	97.917	97.667	
4.750	97.782	97.532	97.282	
4.875	98.193	97.943	97.693	
5.000	98.597	98.347	98.097	
5.125	98.917	98.667	98.417	
5.250	98.389	98.139	97.889	
5.375	98.772	98.522	98.272	
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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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/6/2019

45 Day Lock Exp.:

3/21/2019

60 Day Lock Exp.:

4/5/2019

W. Rate Sheet Dated: 2/4/2019

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	98.514	98.364	98.214	3.750	97.942	97.792	97.642	2.375	91.886	91.736	91.586	3.125	95.74	95.587	95.437
3.875	99.016	98.866	98.716	3.875	98.395	98.245	98.095	2.500	90.836	90.686	90.536	3.250	96.51	96.355	96.205
4.000	99.514	99.364	99.214	4.000	98.783	98.633	98.483	2.625	91.736	91.586	91.436	3.375	96.89	96.737	96.587
4.125	100.014	99.864	99.714	4.125	99.127	98.977	98.827	2.750	95.796	95.646	95.496	3.500	97.24	97.091	96.941
4.250	100.507	100.398	100.298	4.250	99.618	99.508	99.408	2.875	96.331	96.181	96.031	3.625	97.64	97.487	97.337
4.375	100.998	100.888	100.788	4.375	99.996	99.887	99.787	3.000	96.780	96.630	96.480	Margin = 2.250		Index = 2.590	
4.500	101.481	101.371	101.271	4.500	100.307	100.198	100.098	3.125	97.229	97.079	96.929				
4.625	101.880	101.770	101.670	4.625	100.643	100.534	100.434	3.250	98.278	98.128	97.978				
4.750	101.692	101.567	101.467	4.750	100.302	100.177	100.077	3.375	98.720	98.570	98.420				
4.875	101.493	101.368	101.268	4.875	100.626	100.501	100.401	3.500	99.165	99.015	98.865				
5.000	102.097	101.972	101.872	5.000	101.023	100.898	100.798	3.625	99.602	99.452	99.302				
5.125	102.297	102.172	102.072	5.125	101.260	101.135	101.035	3.750	99.190	99.040	98.890				
5.250	101.608	101.468	101.368	5.250	100.685	100.544	100.444	3.875	99.621	99.471	99.321				
5.375	101.791	101.650	101.550	5.375	100.999	100.858	100.758	4.000	99.986	99.836	99.686				
5.500	102.036	101.895	101.795	5.500	101.396	101.255	101.155	4.125	100.308	100.158	100.008				
5.625	102.340	102.199	102.099	5.625	101.482	101.342	101.242	4.250	99.952	99.802	99.652				
5.750	102.325	102.225	102.100	5.750	101.016	100.916	100.791	4.375	100.308	100.158	100.008				
5.875	102.357	102.257	102.132	5.875	101.340	101.240	101.115	4.500	100.596	100.446	100.296				
6.000	102.702	102.602	102.477	6.000	101.737	101.637	101.512	4.625	100.910	100.760	100.610				

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	97.314	97.164	97.014	3.750	96.942	96.792	96.642	2.375	92.636	92.486	92.336	3.125	94.737	94.587	94.437
3.875	97.816	97.666	97.516	3.875	97.395	97.245	97.095	2.500	91.586	91.436	91.286	3.250	95.505	95.355	95.205
4.000	98.314	98.164	98.014	4.000	97.783	97.633	97.483	2.625	92.486	92.336	92.186	3.375	95.887	95.737	95.587
4.125	98.814	98.664	98.514	4.125	98.127	97.977	97.827	2.750	95.577	95.427	95.277	3.500	96.241	96.091	95.941
4.250	99.257	99.148	99.048	4.250	98.618	98.508	98.408	2.875	96.112	95.962	95.812	3.625	96.637	96.487	96.337
4.375	99.748	99.638	99.538	4.375	98.996	98.887	98.787	3.000	96.561	96.411	96.261	Margin = 2.250		Index = 2.590	
4.500	100.231	100.121	100.021	4.500	99.307	99.198	99.098	3.125	97.011	96.861	96.711	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.630	100.520	100.420	4.625	99.643	99.534	99.434	3.250	97.184	97.034	96.884	Rate	30 Day	45 Day	60 Day
4.750	100.442	100.317	100.217	4.750	99.302	99.177	99.077	3.375	97.627	97.477	97.327	4.625	99.480	99.230	98.980
4.875	100.443	100.318	100.218	4.875	99.626	99.501	99.401	3.500	98.071	97.921	97.771	4.750	98.782	98.532	98.282
5.000	100.847	100.722	100.622	5.000	100.023	99.898	99.798	3.625	98.508	98.358	98.208	4.875	99.193	98.943	98.693
5.125	101.217	101.092	100.992	5.125	100.360	100.235	100.135	3.750	98.409	98.259	98.109	5.000	99.597	99.347	99.097
5.250	100.708	100.568	100.468	5.250	99.685	99.544	99.444	3.875	98.840	98.690	98.540	5.125	99.917	99.667	99.417
5.375	100.991	100.850	100.750	5.375	99.999	99.858	99.758	4.000	99.205	99.055	98.905	5.250	99.108	98.858	98.608
5.500	101.186	101.045	100.945	5.500	100.396	100.255	100.155	4.125	99.527	99.377	99.227	5.375	99.491	99.241	98.991
5.625	101.390	101.249	101.149	5.625	100.532	100.392	100.292	4.250	98.827	98.677	98.527	5.500	99.969	99.719	99.469
5.750	101.175	101.075	100.950	5.750	100.016	99.916	99.791	4.375	99.183	99.033	98.883	5.625	100.219	99.969	99.719
5.875	101.207	101.107	100.982	5.875	100.340	100.240	100.115	4.500	99.471	99.321	99.171	5.750	99.968	99.718	99.468
6.000	101.552	101.452	101.327	6.000	100.737	100.637	100.512	4.625	99.785	99.635	99.485	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:	2/4/2019 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	98.343	98.093	97.843	4.875	97.906	97.656	97.406
5.125	99.067	98.817	98.567	5.125	98.640	98.390	98.140
5.375	98.641	98.391	98.141	5.375	98.279	98.029	97.779
5.625	99.440	99.190	98.940	5.625	99.012	98.762	98.512
5.875	99.232	98.982	98.732	5.875	98.620	98.370	98.120
6.000	99.577	99.327	99.077	6.000	99.017	98.767	98.517
6.125	100.031	99.781	99.531	6.125	99.354	99.104	98.854
6.250	99.250	99.000	98.750	6.250	99.310	99.060	98.810
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	96.730	96.480	96.230	
4.750	96.032	95.782	95.532	
4.875	96.443	96.193	95.943	
5.000	96.847	96.597	96.347	
5.125	97.167	96.917	96.667	
5.250	96.358	96.108	95.858	
5.375	96.741	96.491	96.241	
5.500	97.219	96.969	96.719	
5.625	97.469	97.219	96.969	
5.750	97.218	96.968	96.718	
5.875	97.468	97.218	96.968	

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
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.: 3/6/2019
45 Day Lock Exp.: 3/21/2019
60 Day Lock Exp.: 4/5/2019

W. Rate Sheet Dated: 2/4/2019

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	100.539	100.439	100.339	4.375	99.720	99.620	99.520	4.375	99.532	99.432	99.332	4.375	99.745	99.645	99.545	4.375	98.926
4.500	101.077	100.977	100.877	4.500	100.313	100.213	100.113	4.500	100.125	100.025	99.925	4.500	100.279	100.179	100.079	4.500	99.515
4.625	101.381	101.281	101.181	4.625	100.855	100.755	100.655	4.625	100.809	100.709	100.609	4.625	100.445	100.345	100.245	4.625	100.019
4.750	101.972	101.872	101.772	4.750	101.618	101.518	101.418	4.750	101.614	101.514	101.414	4.750	100.872	100.772	100.672	4.750	100.518
4.875	102.469	102.369	102.269	4.875	102.179	102.079	101.979	4.875	102.179	102.079	101.979	4.875	101.381	101.281	101.181	4.875	101.091
4.990	102.709	102.609	102.509	4.990	102.454	102.354	102.254	4.990	102.454	102.354	102.254	4.990	101.766	101.666	101.566	4.990	101.511
5.000	102.809	102.709	102.609	5.000	102.554	102.454	102.354	5.000	102.554	102.454	102.354	5.000	101.866	101.766	101.666	5.000	101.611
5.125	103.107	103.007	102.907	5.125	102.888	102.788	102.688	5.125	102.888	102.788	102.688	5.125	102.086	101.986	101.886	5.125	101.867
5.250	103.524	103.424	103.324	5.250	103.498	103.398	103.298	5.250	103.526	103.426	103.326	5.250	102.269	102.169	102.069	5.250	102.243
5.375	103.849	103.749	103.649	5.375	103.818	103.718	103.618	5.375	103.850	103.750	103.650	5.375	102.519	102.419	102.319	5.375	102.488
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	102.972	102.872	102.772	5.500	102.923
5.625	104.492	104.392	104.292	5.625	104.352	104.252	104.152	5.625	104.383	104.283	104.183	5.625	102.911	102.811	102.711	5.625	102.771
5.750	104.804	104.704	104.604	5.750	104.990	104.890	104.790	5.750	104.990	104.890	104.790	5.750	103.129	103.029	102.929	5.750	103.129
5.875	104.989	104.889	104.789	5.875	105.345	105.245	105.145	5.875	105.408	105.308	105.208	5.875	102.511	102.411	102.311	5.875	102.511
5.990	105.100	105.000	104.900	5.990	105.531	105.431	105.331	5.990	105.594	105.494	105.394	5.990	102.869	102.769	102.669	5.990	102.869
6.000	105.200	105.100	105.000	6.000	105.631	105.531	105.431	6.000	105.694	105.594	105.494	6.000	102.969	102.869	102.769	6.000	102.969
6.125	105.761	105.661	105.561	6.125	105.904	105.804	105.704	6.125	105.967	105.867	105.767	6.125	103.209	103.109	103.009	6.125	103.209
6.250	106.007	105.907	105.807	6.250	106.104	106.004	105.904	6.250	106.167	106.067	105.967	6.250	103.432	103.332	103.232	6.250	103.432
6.375	105.844	105.710	105.644	6.375	106.351	106.208	106.151	6.375	106.453	106.343	106.253	6.375	101.497	101.354	101.297	6.375	101.497

30/25 Year >125 High Balance																	
30/25 Year >125 High Balance						20 Year						20 Year 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
4.375	98.738	98.638	98.538	4.625	101.818	101.718	101.618	4.625	100.964	100.864	100.764	4.625	100.902	100.702	100.702	3.375	98.861
4.500	99.327	99.227	99.127	4.750	102.261	102.161	102.061	4.750	101.538	101.438	101.338	4.750	101.476	101.276	101.276	3.500	99.359
4.625	99.973	99.873	99.773	4.875	102.655	102.555	102.455	4.875	102.074	101.974	101.874	4.875	102.012	101.812	101.812	3.625	99.821
4.750	100.514	100.414	100.314	4.990	102.804	102.704	102.604	4.990	102.314	102.214	102.114	4.990	102.252	102.052	102.052	3.750	100.177
4.875	101.091	100.991	100.891	5.000	102.904	102.804	102.704	5.000	102.414	102.314	102.214	5.000	102.352	102.152	102.152	3.875	100.594
4.990	101.511	101.411	101.311	5.125	103.202	103.102	103.002	5.125	102.728	102.628	102.528	5.125	102.665	102.465	102.465	3.990	100.949
5.000	101.611	101.511	101.411	5.250	103.663	103.563	103.463	5.250	103.031	102.931	102.831	5.250	102.875	102.675	102.675	4.000	101.049
5.125	101.867	101.767	101.667	5.375	103.867	103.767	103.667	5.375	103.320	103.220	103.120	5.375	103.164	102.964	102.964	4.125	101.490
5.250	102.269	102.169	102.069	5.500	104.091	103.991	103.891	5.500	103.602	103.502	103.402	5.500	103.446	103.246	103.246	4.250	101.770
5.375	102.519	102.419	102.319	5.625	104.267	104.167	104.067	5.625	103.836	103.736	103.636	5.625	103.680	103.480	103.480	4.375	102.101
5.500	102.954	102.854	102.754	5.750	104.518	104.418	104.318	5.750	104.317	104.217	104.117	5.750	104.098	103.898	103.898	4.500	102.165
5.625	102.802	102.702	102.602	5.875	104.748	104.648	104.548	5.875	104.628	104.528	104.428	5.875	104.410	104.210	104.210	4.625	102.502
5.750	103.129	103.029	102.929	5.990	104.850	104.750	104.650	5.990	104.801	104.701	104.601	5.990	104.582	104.382	104.382	4.750	102.696
5.875	102.511	102.411	102.311	6.000	104.950	104.850	104.750	6.000	104.901	104.801	104.701	6.000	104.682	104.482	104.482	4.875	102.777
5.990	102.869	102.769	102.669	6.125	105.148	105.048	104.948	6.125	105.172	105.072	104.972	6.125	104.953	104.753	104.753	4.990	102.858
6.000	102.969	102.869	102.769	6.250	105.160	105.026	104.960	6.250	104.959	104.825	104.759	6.250	104.740	104.540	104.540	5.000	102.958
6.125	103.209	103.109	103.009	6.375	105.380	105.246	105.180	6.375	105.256	105.122	105.056	6.375	105.038	104.838	104.838	5.125	103.260
6.250	103.432	103.332	103.232	6.500	105.486	105.352	105.286	6.500	105.416	105.282	105.216	6.500	105.197	104.997	104.997	5.250	103.429
6.375	101.497	101.387	101.297	6.625	105.564	105.430	105.364	6.625	105.540	105.406	105.340	6.625	105.322	105.122	105.122	5.375	103.610

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	98.738	98.638	98.538	4.625	101.818	101.718	101.618	4.625	100.964	100.864	100.764	4.625	100.902	100.702	100.702	3.375	98.861	98.761	98.661	3.375	98.948	98.748	98.748
4.500	99.327	99.227	99.127	4.750	102.261	102.161	102.061	4.750	101.538	101.438	101.338	4.750	101.476	101.276	101.276	3.500	99.359	99.259	99.159	3.500	99.272	99.072	99.072
4.625	99.973	99.873	99.773	4.875	102.655	102.555	102.455	4.875	102.074	101.974	101.874	4.875	102.012	101.812	101.812	3.625	99.821	99.721	99.621	3.625	99.573	99.373	99.373
4.750	100.514	100.414	100.314	4.990	102.804	102.704	102.604	4.990	102.314	102.214	102.114	4.990	102.252	102.052	102.052	3.750	100.177	100.077	99.977	3.750	100.519	100.319	100.319
4.875	101.091	100.991	100.891	5.000	102.904	102.804	102.704	5.000	102.414	102.314	102.214	5.000	102.352	102.152	102.152	3.875	100.594	100.494	100.394	3.875	100.811	100.611	100.611
4.990	101.511	101.411	101.311	5.125	103.202	103.102	103.002	5.125	102.728	102.628	102.528	5.125	102.665	102.465	102.465	3.990	100.949	100.849	100.749	3.990	100.992	100.792	100.792
5.000	101.611	101.511	101.411	5.250	103.663	103.563	103.463	5.250	103.031	102.931	102.831	5.250	102.875	102.675	102.675	4.000	101.049	100.949	100.849	4.000	101.092	100.892	100.892
5.125	101.867	101.767	101.667	5.375	103.867	103.767	103.667	5.375	103.320	103.220	103.120	5.375	103.164	102.964	102.964	4.125	101.490	101.390	101.290	4.125	101.337	101.137	101.137
5.250	102.269	102.169	102.069	5.500	104.091	103.991	103.891	5.500	103.602	103.502	103.402	5.500	103.446	103.246	103.246	4.250	101.770	101.670	101.570	4.250	101.939	101.739	101.739
5.375	102.519	102.419	102.319	5.625	104.267	104.167	104.067	5.625	103.836	103.736	103.636	5.625	103.680	103.480	103.480	4.375	102.101	102.001	101.901	4.375	102.153	101.953	101.953
5.500	102.954	102.854	102.754	5.750	104.518	104.418	104.318	5.750	104.317	104.217	104.117	5.750	104.098	103.898	103.898	4.500	102.165	102.065	101.965	4.500	102.192	101.992	101.992
5.625	102.802	102.702	102.602	5.875	104.748	104.648	104.548	5.875	104.628	104.528	104.428	5.875	104.410	104.210	104.210	4.625	102.502	102.402	102.302	4.625	102.151	101.951	101.951
5.750	103.129	103.029	102.929	5.990	104.850	104.750	104.650	5.990	104.801	104.701	104.601	5.990	104.582	104.382	104.382	4.750	102.696	102.596	102.496	4.750	102.364	102.164	102.164
5.875	103.511	103.411	103.311	6.000	104.950	104.850	104.750	6.000	104.901	104.801	104.701	6.000	104.682	104.482	104.482	4.875	102.777	102.677	102.577	4.875	102.637	102.437	102.437
5.990	102.869	102.769	102.669	6.125	105.148	105.048	104.948	6.125	105.172	105.072	104.972	6.125	104.953	104.753	104.753	4.990	102.858	102.758	102.658	4.990	102.644	102.444	102.444
6.000	102.969	102.869	102.769	6.250	105.160	105.026	104.960	6.250	104.959	104.825	104.759	6.250	104.740	104.540	104.540	5.000	102.958	102.858	102.758	5.000	102.734	102.534	102.534
6.125	103.209	103.109	103.009	6.375	105.380	105.246	105.180	6.375	105.256	105.122	105.056	6.375	105.038	104.838	104.838	5.125	103.260	103.160	103.060	5.125	102.731	102.531	102.531
6.250	103.432	103.332	103.232	6.500	105.486	105.352	105.286	6.500	105.416	105.282	105.216	6.500	105.197	104.997	104.997	5.250	103.429	103.329	103.229	5.250	102.933	102.733	102.733
6.375	101.497	101.387	101.297	6.625	105.564	105.430	105.364	6.625	105.540	105.406	105.340	6.625	105.322	105.122	105.122	5.375	103.610	103.510	103.410	5.375	103.133	102.933	102.933



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/6/2019

45 Day Lock Exp.:

3/21/2019

60 Day Lock Exp.:

4/5/2019

W. Rate Sheet Dated: 2/4/2019

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	102.547	102.447	102.347	4.750	102.297	102.197	102.097	4.750	102.297	102.197	102.097	4.750	101.234	101.134	101.034	4.750	100.984	100.884	100.784
4.875	103.086	102.986	102.886	4.875	102.836	102.736	102.636	4.875	102.836	102.736	102.636	4.875	101.773	101.673	101.573	4.875	101.523	101.423	101.323
4.990	103.199	103.099	102.999	4.990	102.699	102.599	102.499	4.990	102.699	102.599	102.499	4.990	101.886	101.786	101.686	4.990	101.386	101.286	101.186
5.000	103.299	103.199	103.099	5.000	102.799	102.699	102.599	5.000	102.799	102.699	102.599	5.000	101.986	101.886	101.786	5.000	101.486	101.386	101.286
5.125	103.377	103.277	103.177	5.125	102.877	102.777	102.677	5.125	102.877	102.777	102.677	5.125	101.723	101.623	101.523	5.125	101.223	101.123	101.023
5.250	103.940	103.840	103.740	5.250	103.440	103.340	103.240	5.250	103.440	103.340	103.240	5.250	102.286	102.186	102.086	5.250	101.786	101.686	101.586
5.375	104.229	104.129	104.029	5.375	104.229	104.129	104.029	5.375	104.229	104.129	104.029	5.375	102.575	102.475	102.375	5.375	102.075	101.975	101.875
5.500	104.487	104.387	104.287	5.500	104.487	104.387	104.287	5.500	104.487	104.387	104.287	5.500	102.833	102.733	102.633	5.500	102.333	102.233	102.133
5.625	104.574	104.474	104.374	5.625	104.574	104.474	104.374	5.625	104.574	104.474	104.374	5.625	102.406	102.306	102.206	5.625	101.906	101.806	101.706
5.750	105.005	104.905	104.805	5.750	105.005	104.905	104.805	5.750	105.005	104.905	104.805	5.750	102.837	102.737	102.637	5.750	102.337	102.237	102.137
5.875	105.296	105.196	105.096	5.875	105.296	105.196	105.096	5.875	105.296	105.196	105.096	5.875	103.128	103.028	102.928	5.875	102.628	102.528	102.428
5.990	105.473	105.373	105.273	5.990	105.473	105.373	105.273	5.990	105.473	105.373	105.273	5.990	103.305	103.205	103.105	5.990	103.305	103.205	103.105
6.000	105.573	105.473	105.373	6.000	105.573	105.473	105.373	6.000	105.573	105.473	105.373	6.000	103.405	103.305	103.205	6.000	103.405	103.305	103.205
6.125	105.455	105.355	105.255	6.125	105.455	105.355	105.255	6.125	105.455	105.355	105.255	6.125	102.486	102.386	102.286	6.125	102.486	102.386	102.286
6.250	105.727	105.627	105.527	6.250	105.727	105.627	105.527	6.250	105.727	105.627	105.527	6.250	102.914	102.814	102.714	6.250	102.914	102.814	102.714
6.375	106.365	106.265	106.165	6.375	106.365	106.265	106.165	6.375	106.365	106.265	106.165	6.375	103.402	103.302	103.202	6.375	103.402	103.302	103.202
6.500	106.994	106.894	106.794	6.500	106.994	106.894	106.794	6.500	106.994	106.894	106.794	6.500	103.881	103.781	103.681	6.500	103.881	103.781	103.681
6.625	107.422	107.322	107.222	6.625	107.422	107.322	107.222	6.625	107.422	107.322	107.222	6.625	104.159	104.059	103.959	6.625	104.159	104.059	103.959
6.750	107.701	107.601	107.501	6.750	107.701	107.601	107.501	6.750	107.701	107.601	107.501	6.750	104.288	104.188	104.088	6.750	104.288	104.188	104.088
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	100.984	100.884	100.784	4.250	100.855	100.755	100.655	4.250	101.230	101.130	101.030	4.250	101.230	101.130	101.030	3.750	100.556	100.456	100.356
4.875	101.523	101.423	101.323	4.375	101.356	101.256	101.156	4.375	101.731	101.631	101.531	4.375	101.731	101.631	101.531	3.875	101.116	101.016	100.916
4.990	101.386	101.286	101.186	4.500	101.827	101.727	101.627	4.500	102.202	102.102	102.002	4.500	102.202	102.102	102.002	3.990	101.309	101.209	101.109
5.000	101.486	101.386	101.286	4.625	102.078	101.978	101.878	4.625	102.453	102.353	102.253	4.625	102.453	102.353	102.253	4.000	101.409	101.309	101.209
5.125	101.223	101.123	101.023	4.750	102.506	102.406	102.306	4.750	102.881	102.781	102.681	4.750	102.881	102.781	102.681	4.125	101.844	101.744	101.644
5.250	101.786	101.686	101.586	4.875	102.900	102.800	102.700	4.875	103.275	103.175	103.075	4.875	103.275	103.175	103.075	4.250	102.144	102.044	101.944
5.375	102.575	102.475	102.375	4.990	103.078	102.978	102.878	4.990	103.203	103.103	103.003	4.990	103.203	103.103	103.003	4.375	102.491	102.391	102.291
5.500	102.833	102.733	102.633	5.000	103.178	103.078	102.978	5.000	103.303	103.203	103.103	5.000	103.303	103.203	103.103	4.500	102.347	102.247	102.147
5.625	102.406	102.306	102.206	5.125	103.388	103.288	103.188	5.125	103.513	103.413	103.313	5.125	103.513	103.413	103.313	4.625	102.623	102.523	102.423
5.750	102.837	102.737	102.637	5.250	103.845	103.745	103.645	5.250	103.970	103.870	103.770	5.250	103.970	103.870	103.770	4.750	103.040	102.940	102.840
5.875	103.128	103.028	102.928	5.375	104.054	103.954	103.854	5.375	104.054	103.954	103.854	5.375	104.054	103.954	103.854	4.875	103.175	103.075	102.975
5.990	103.305	103.205	103.105	5.500	104.284	104.184	104.084	5.500	104.284	104.184	104.084	5.500	104.284	104.184	104.084	4.990	103.062	102.962	102.862
6.000	103.405	103.305	103.205	5.625	104.450	104.350	104.250	5.625	104.450	104.350	104.250	5.625	104.450	104.350	104.250	5.000	103.162	103.062	102.962
6.125	102.486	102.386	102.286	5.750	104.782	104.682	104.582	5.750	104.782	104.682	104.582	5.750	104.782	104.682	104.582	5.125	103.467	103.367	103.267
6.250	102.914	102.814	102.714	5.875	105.214	105.114	105.014	5.875	105.214	105.114	105.014	5.875	105.214	105.114	105.014	5.250	103.712	103.612	103.512
6.375	103.402	103.302	103.202	5.990	105.383	105.283	105.183	5.990	105.383	105.283	105.183	5.990	105.383	105.283	105.183	5.375	103.946	103.846	103.746
6.500	103.881	103.781	103.681	6.000	105.483	105.383	105.283	6.000	105.483	105.383	105.283	6.000	105.483	105.383	105.283	5.500	104.282	104.182	104.082
6.625	104.159	104.059	103.959	6.125	104.928	104.828	104.728	6.125	104.928	104.828	104.728	6.125	104.928	104.828	104.728	5.625	104.846	104.746	104.646
6.750	104.288	104.188	104.088	6.250	105.301	105.201	105.101	6.250	105.301	105.201	105.101	6.250	105.301	105.201	105.101	5.750	105.155	105.055	104.955
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	101.056	100.956	100.856	3.750	101.056	100.956	100.856	3.750	99.995	99.895	99.795	3.750	100.495	100.395	100.295	3.750	100.495	100.395	100.295
3.875	101.366	101.266	101.166	3.875	101.366	101.266	101.166	3.875	100.555	100.455	100.355	3.875	100.805	100.705	100.605	3.875	100.805	100.705	100.605
3.990	101.559	101.459	101.359	3.990	101.559	101.459	101.359	3.990	100.251	100.151	100.051	3.990	100.501	100.401	100.301	3.990	100.501	100.401	100.301
4.000	101.659	101.559	101.459	4.000	101.659	101.559	101.459	4.000	100.351	100.251	100.151	4.000	100.601	100.501	100.401	4.000	100.601	100.501	100.401
4.125	102.094	101.994	101.894	4.125	102.094	101.994	101.894	4.125	100.786	100.686	100.586	4.125	101.036	100.936	100.836	4.125	101.036	100.936	100.836
4.250	102.394	102.294	102.194	4.250	102.394	102.294	102.194	4.250	101.086	100.986	100.886	4.250	101.336	101.236	101.136	4.250	101.336	101.236	101.136
4.375	102.491	102.391	102.291	4.375	102.491	102.391	102.291	4.375	101.433	101.333	101.233	4.375	101.433	101.333	101.233	4.375	101.433	101.333	101.233
4.500	102.347	102.247	102.147	4.500	102.347	102.247	102.147	4.500	100.690	100.590	100.490	4.500	100.690	100.590	100.490	4.500	100.690	100.590	100.490
4.625	102.623	102.523	102.423	4.625	102.623	102.523	102.423	4.625	100.966	100.866	100.766	4.625	100.966	100.866	100.766	4.625	100.966	100.866	100.766
4.750	103.040	102.940	102.840	4.750	103.040	102.940	102.840	4.750	101.383	101.283	101.183	4.750	101.383	101.283	101.183	4.750	101.383	101.283	101.183
4.875	103.175	103.075	102.975	4.875	103.175	103.075													



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.:

3/6/2019

45 Day Lock Exp.:

3/21/2019

60 Day Lock Exp.:

4/5/2019

W. Rate Sheet Dated: 2/4/2019

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	102.800	102.700	102.600	4.250	101.123	101.023	100.923	3.750	100.796	100.696	100.596	4.750	101.463	101.363	101.263	3.750	100.236	100.136	100.036
4.875	103.325	103.225	103.125	4.375	101.618	101.518	101.418	3.875	101.349	101.249	101.149	4.875	101.988	101.888	101.788	3.875	100.789	100.689	100.589
4.990	103.431	103.331	103.231	4.500	102.079	101.979	101.879	3.990	101.496	101.396	101.296	4.990	102.094	101.994	101.894	3.990	100.445	100.345	100.245
5.000	103.531	103.431	103.331	4.625	102.292	102.192	102.092	4.000	101.596	101.496	101.396	5.000	102.194	102.094	101.994	4.000	100.545	100.445	100.345
5.125	103.567	103.467	103.367	4.750	102.711	102.611	102.511	4.125	102.027	101.927	101.827	5.125	101.897	101.797	101.697	4.125	100.976	100.876	100.776
5.250	104.116	104.016	103.916	4.875	103.098	102.998	102.898	4.250	102.323	102.223	102.123	5.250	102.446	102.346	102.246	4.250	101.272	101.172	101.072
5.375	104.397	104.297	104.197	4.990	103.270	103.170	103.070	4.375	102.669	102.569	102.469	5.375	102.727	102.627	102.527	4.375	101.618	101.518	101.418
5.500	104.647	104.547	104.447	5.000	103.370	103.270	103.170	4.500	102.487	102.387	102.287	5.500	102.977	102.877	102.777	4.500	100.830	100.730	100.630
5.625	104.624	104.524	104.424	5.125	103.551	103.451	103.351	4.625	102.761	102.661	102.561	5.625	102.459	102.359	102.259	4.625	101.104	101.004	100.904
5.750	105.045	104.945	104.845	5.250	104.000	103.900	103.800	4.750	103.172	103.072	102.972	5.750	102.880	102.780	102.680	4.750	101.515	101.415	101.315
5.875	105.331	105.231	105.131	5.375	104.204	104.104	104.004	4.875	103.303	103.203	103.103	5.875	103.166	103.066	102.966	4.875	101.646	101.546	101.446
5.990	105.504	105.404	105.304	5.500	104.429	104.329	104.229	4.990	103.203	103.103	103.003	5.990	103.339	103.239	103.139	4.990	101.296	101.196	101.096
6.000	105.604	105.504	105.404	5.625	104.501	104.401	104.301	5.000	103.303	103.203	103.103	6.000	103.439	103.339	103.239	5.000	101.396	101.296	101.196
6.125	105.500	105.400	105.300	5.750	104.826	104.726	104.626	5.125	103.605	103.505	103.405	6.125	102.531	102.431	102.331	5.125	101.698	101.598	101.498
6.250	105.767	105.667	105.567	5.875	105.252	105.152	105.052	5.250	103.847	103.747	103.647	6.250	102.954	102.854	102.754	5.250	101.940	101.840	101.740
6.375	106.422	106.322	106.222	5.990	105.419	105.319	105.219	5.375	104.075	103.975	103.875	6.375	103.459	103.359	103.259	5.375	102.168	102.068	101.968
6.500	106.530	106.430	106.330	6.000	105.519	105.419	105.319	5.500	102.625	102.525	102.425	6.500	103.417	103.317	103.217	5.500	100.468	100.368	100.268
6.625	107.014	106.914	106.814	6.125	104.976	104.876	104.776	5.625	102.981	102.881	102.781	6.625	103.751	103.651	103.551	5.625	100.824	100.724	100.624
6.750	107.351	107.251	107.151	6.250	105.345	105.245	105.145	5.750	103.281	103.181	103.081	6.750	103.938	103.838	103.738	5.750	101.124	101.024	100.924

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.:

3/6/2019

45 Day Lock Exp.:

3/21/2019

60 Day Lock Exp.:

4/5/2019

W. Rate Sheet Dated: 2/4/2019

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)