



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.: 3/7/2019

45 Day Lock Exp.: 3/22/2019

60 Day Lock Exp.: 4/8/2019

W. Rate Sheet Dated: 2/5/2019

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	100.108	99.958	99.808	3.750	99.536	99.386	99.236	2.375	95.277	95.127	94.977	3.125	97.424	97.274	97.124
3.875	100.610	100.460	100.310	3.875	99.989	99.839	99.689	2.500	94.227	94.077	93.927	3.250	97.505	97.355	97.205
4.000	101.108	100.958	100.808	4.000	100.376	100.226	100.076	2.625	95.127	94.977	94.827	3.375	97.887	97.737	97.587
4.125	101.608	101.458	101.308	4.125	100.721	100.571	100.421	2.750	97.562	97.412	97.262	3.500	98.241	98.091	97.941
4.250	102.054	101.929	101.829	4.250	101.165	101.040	100.940	2.875	98.096	97.946	97.796	3.625	98.637	98.487	98.337
4.375	102.544	102.419	102.319	4.375	101.543	101.418	101.318	3.000	98.546	98.396	98.246	Margin = 2.250		Index = 2.580	
4.500	103.028	102.903	102.803	4.500	101.854	101.729	101.629	3.125	98.995	98.845	98.695				
4.625	103.427	103.302	103.202	4.625	102.190	102.065	101.965	3.250	99.352	99.202	99.052				
4.750	103.552	103.442	103.342	4.750	102.146	102.037	101.937	3.375	99.795	99.645	99.495				
4.875	103.336	103.227	103.127	4.875	102.470	102.361	102.261	3.500	100.239	100.089	99.939				
5.000	103.941	103.831	103.731	5.000	102.867	102.758	102.658	3.625	100.676	100.526	100.376				
5.125	104.141	104.031	103.931	5.125	103.103	102.994	102.894	3.750	100.718	100.568	100.418				
5.250	103.718	103.608	103.508	5.250	102.794	102.685	102.585	3.875	101.148	100.998	100.848				
5.375	103.900	103.791	103.691	5.375	103.108	102.999	102.899	4.000	101.513	101.363	101.213				
5.500	104.145	104.036	103.936	5.500	103.505	103.396	103.296	4.125	101.835	101.685	101.535				
5.625	104.449	104.340	104.240	5.625	103.592	103.482	103.382	4.250	101.260	101.110	100.960				
5.750	104.590	104.434	104.334	5.750	103.282	103.126	103.026	4.375	101.616	101.466	101.316				
5.875	104.623	104.467	104.367	5.875	103.606	103.450	103.350	4.500	101.905	101.755	101.605				
6.000	104.968	104.812	104.712	6.000	104.003	103.847	103.747	4.625	102.218	102.068	101.918				

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	98.908	98.758	98.608	3.750	98.536	98.386	98.236	2.375	94.277	94.127	93.977	3.125	96.424	96.274	96.124
3.875	99.410	99.260	99.110	3.875	98.989	98.839	98.689	2.500	93.227	93.077	92.927	3.250	96.505	96.355	96.205
4.000	99.908	99.758	99.608	4.000	99.376	99.226	99.076	2.625	94.127	93.977	93.827	3.375	96.887	96.737	96.587
4.125	100.408	100.258	100.108	4.125	99.721	99.571	99.421	2.750	96.562	96.412	96.262	3.500	97.241	97.091	96.941
4.250	100.804	100.679	100.579	4.250	100.165	100.040	99.940	2.875	97.096	96.946	96.796	3.625	97.637	97.487	97.337
4.375	101.294	101.169	101.069	4.375	100.543	100.418	100.318	3.000	97.546	97.396	97.246	Margin = 2.250		Index = 2.580	
4.500	101.778	101.653	101.553	4.500	100.854	100.729	100.629	3.125	97.995	97.845	97.695	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.177	102.052	101.952	4.625	101.190	101.065	100.965	3.250	98.352	98.202	98.052	Rate	30 Day	45 Day	60 Day
4.750	102.302	102.192	102.092	4.750	101.146	101.037	100.937	3.375	98.795	98.645	98.495	4.625	101.027	100.777	100.527
4.875	102.286	102.177	102.077	4.875	101.470	101.361	101.261	3.500	99.239	99.089	98.939	4.750	100.625	100.375	100.125
5.000	102.691	102.581	102.481	5.000	101.867	101.758	101.658	3.625	99.676	99.526	99.376	4.875	101.036	100.786	100.536
5.125	103.061	102.951	102.851	5.125	102.203	102.094	101.994	3.750	99.718	99.568	99.418	5.000	101.441	101.191	100.941
5.250	102.818	102.708	102.608	5.250	101.794	101.685	101.585	3.875	100.148	99.998	99.848	5.125	101.761	101.511	101.261
5.375	103.100	102.991	102.891	5.375	102.108	101.999	101.899	4.000	100.513	100.363	100.213	5.250	101.218	100.968	100.718
5.500	103.295	103.186	103.086	5.500	102.505	102.396	102.296	4.125	100.835	100.685	100.535	5.375	101.600	101.350	101.100
5.625	103.499	103.390	103.290	5.625	102.642	102.532	102.432	4.250	100.260	100.110	99.960	5.500	102.000	101.750	101.500
5.750	103.440	103.284	103.184	5.750	102.282	102.126	102.026	4.375	100.616	100.466	100.316	5.625	102.250	102.000	101.750
5.875	103.473	103.317	103.217	5.875	102.606	102.450	102.350	4.500	100.905	100.755	100.605	5.750	102.500	102.250	102.000
6.000	103.818	103.662	103.562	6.000	103.003	102.847	102.747	4.625	101.218	101.068	100.918	5.875	102.750	102.500	102.250

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs		
FICO Adjuster	Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999 -2.500
FICO 680- 719	0.250	\$50,000 - \$85,000 -0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000 -0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000 -0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000 0.000
FICO 600 - 619	-1.500	\$275,001 up to HB 0.000
FICO 580 - 599	-2.000	
NY	-0.250	Non Owner Occupancy -2.000
2 Unit	0.000	Refer / Manual UW 0.000
USDA Streamline-Assist Refinance Option		-0.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	2/5/2019	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	100.186	99.936	99.686	4.875	99.750	99.500	99.250
5.125	100.911	100.661	100.411	5.125	100.483	100.233	99.983
5.375	100.750	100.500	100.250	5.375	100.388	100.138	99.888
5.625	101.549	101.299	101.049	5.625	101.122	100.872	100.622
5.875	101.498	101.248	100.998	5.875	100.886	100.636	100.386
6.000	101.843	101.593	101.343	6.000	101.283	101.033	100.783
6.125	102.297	102.047	101.797	6.125	101.619	101.369	101.119
6.250	102.750	102.500	102.250	6.250	102.841	102.591	102.341
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	98.277	98.027	97.777	
4.750	97.875	97.625	97.375	
4.875	98.286	98.036	97.786	
5.000	98.691	98.441	98.191	
5.125	99.011	98.761	98.511	
5.250	98.468	98.218	97.968	
5.375	98.850	98.600	98.350	
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.:

3/7/2019

45 Day Lock Exp.:

3/22/2019

60 Day Lock Exp.:

4/8/2019

W. Rate Sheet Dated: 2/5/2019

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	98.639	98.489	98.339	3.750	98.067	97.917	97.767	2.375	91.777	91.627	91.477	3.125	95.74	95.587	95.437
3.875	99.141	98.991	98.841	3.875	98.520	98.370	98.220	2.500	90.727	90.577	90.427	3.250	96.51	96.355	96.205
4.000	99.639	99.489	99.339	4.000	98.908	98.758	98.608	2.625	91.627	91.477	91.327	3.375	96.89	96.737	96.587
4.125	100.139	99.989	99.839	4.125	99.252	99.102	98.952	2.750	95.874	95.724	95.574	3.500	97.24	97.091	96.941
4.250	100.617	100.492	100.392	4.250	99.727	99.602	99.502	2.875	96.409	96.259	96.109	3.625	97.64	97.487	97.337
4.375	101.107	100.982	100.882	4.375	100.106	99.981	99.881	3.000	96.858	96.708	96.558	Margin = 2.250		Index = 2.580	
4.500	101.590	101.465	101.365	4.500	100.416	100.291	100.191	3.125	97.307	97.157	97.007				
4.625	101.989	101.864	101.764	4.625	100.753	100.628	100.528	3.250	98.352	98.202	98.052				
4.750	101.802	101.692	101.592	4.750	100.396	100.287	100.187	3.375	98.795	98.645	98.495				
4.875	101.586	101.477	101.377	4.875	100.720	100.611	100.511	3.500	99.239	99.089	98.939				
5.000	102.191	102.081	101.981	5.000	101.117	101.008	100.908	3.625	99.676	99.526	99.376				
5.125	102.391	102.281	102.181	5.125	101.353	101.244	101.144	3.750	99.249	99.099	98.949				
5.250	101.686	101.577	101.477	5.250	100.763	100.654	100.554	3.875	99.679	99.529	99.379				
5.375	101.869	101.760	101.660	5.375	101.077	100.968	100.868	4.000	100.044	99.894	99.744				
5.500	102.114	102.005	101.905	5.500	101.474	101.365	101.265	4.125	100.366	100.216	100.066				
5.625	102.418	102.308	102.208	5.625	101.560	101.451	101.351	4.250	99.823	99.673	99.523				
5.750	102.059	101.903	101.803	5.750	100.751	100.595	100.495	4.375	100.179	100.029	99.879				
5.875	102.092	101.935	101.835	5.875	101.075	100.918	100.818	4.500	100.467	100.317	100.167				
6.000	102.437	102.280	102.180	6.000	101.472	101.315	101.215	4.625	100.781	100.631	100.481				

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	97.439	97.289	97.139	3.750	97.067	96.917	96.767	2.375	92.527	92.377	92.227	3.125	94.737	94.587	94.437
3.875	97.941	97.791	97.641	3.875	97.520	97.370	97.220	2.500	91.477	91.327	91.177	3.250	95.505	95.355	95.205
4.000	98.439	98.289	98.139	4.000	97.908	97.758	97.608	2.625	92.377	92.227	92.077	3.375	95.887	95.737	95.587
4.125	98.939	98.789	98.639	4.125	98.252	98.102	97.952	2.750	95.656	95.506	95.356	3.500	96.241	96.091	95.941
4.250	99.367	99.242	99.142	4.250	98.727	98.602	98.502	2.875	96.190	96.040	95.890	3.625	96.637	96.487	96.337
4.375	99.857	99.732	99.632	4.375	99.106	98.981	98.881	3.000	96.639	96.489	96.339	Margin = 2.250		Index = 2.580	
4.500	100.340	100.215	100.115	4.500	99.416	99.291	99.191	3.125	97.089	96.939	96.789	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.739	100.614	100.514	4.625	99.753	99.628	99.528	3.250	97.258	97.108	96.958	Rate	30 Day	45 Day	60 Day
4.750	100.552	100.442	100.342	4.750	99.396	99.287	99.187	3.375	97.701	97.551	97.401	4.625	99.589	99.339	99.089
4.875	100.536	100.427	100.327	4.875	99.720	99.611	99.511	3.500	98.145	97.995	97.845	4.750	98.875	98.625	98.375
5.000	100.941	100.831	100.731	5.000	100.117	100.008	99.908	3.625	98.583	98.433	98.283	4.875	99.286	99.036	98.786
5.125	101.311	101.201	101.101	5.125	100.453	100.344	100.244	3.750	98.468	98.318	98.168	5.000	99.691	99.441	99.191
5.250	100.786	100.677	100.577	5.250	99.763	99.654	99.554	3.875	98.898	98.748	98.598	5.125	100.011	99.761	99.511
5.375	101.069	100.960	100.860	5.375	100.077	99.968	99.868	4.000	99.263	99.113	98.963	5.250	99.186	98.936	98.686
5.500	101.264	101.155	101.055	5.500	100.474	100.365	100.265	4.125	99.585	99.435	99.285	5.375	99.569	99.319	99.069
5.625	101.468	101.358	101.258	5.625	100.610	100.501	100.401	4.250	98.698	98.548	98.398	5.500	99.969	99.719	99.469
5.750	100.909	100.753	100.653	5.750	99.751	99.595	99.495	4.375	99.054	98.904	98.754	5.625	100.219	99.969	99.719
5.875	100.942	100.785	100.685	5.875	100.075	99.918	99.818	4.500	99.342	99.192	99.042	5.750	99.969	99.719	99.469
6.000	101.287	101.130	101.030	6.000	100.472	100.315	100.215	4.625	99.656	99.506	99.356	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	98.436	98.186	97.936	4.875	98.000	97.750	97.500
5.125	99.161	98.911	98.661	5.125	98.733	98.483	98.233
5.375	98.719	98.469	98.219	5.375	98.357	98.107	97.857
5.625	99.518	99.268	99.018	5.625	99.090	98.840	98.590
5.875	98.967	98.717	98.467	5.875	98.355	98.105	97.855
6.000	99.312	99.062	98.812	6.000	98.752	98.502	98.252
6.125	99.765	99.515	99.265	6.125	99.088	98.838	98.588
6.250	99.250	99.000	98.750	6.250	99.341	99.091	98.841
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:	2/5/2019 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	96.839	96.589	96.339	
4.750	96.125	95.875	95.625	
4.875	96.536	96.286	96.036	
5.000	96.941	96.691	96.441	
5.125	97.261	97.011	96.761	
5.250	96.436	96.186	95.936	
5.375	96.819	96.569	96.319	
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
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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30 Day Lock Exp.:

3/7/2019

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60 Day Lock Exp.:

4/8/2019

W. Rate Sheet Dated: 2/5/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	100.652	100.552	100.452	4.375	99.831	99.731	99.631	4.375	99.644	99.544	99.444	4.375	99.858	99.758	99.658	4.375	99.037	98.937	98.837
4.500	101.200	101.100	101.000	4.500	100.436	100.336	100.236	4.500	100.248	100.148	100.048	4.500	100.401	100.301	100.201	4.500	99.637	99.537	99.437
4.625	101.477	101.377	101.277	4.625	100.951	100.851	100.751	4.625	100.908	100.808	100.708	4.625	100.679	100.579	100.479	4.625	100.153	100.053	99.953
4.750	102.071	101.971	101.871	4.750	101.716	101.616	101.516	4.750	101.712	101.612	101.512	4.750	100.971	100.871	100.771	4.750	100.616	100.516	100.416
4.875	102.590	102.490	102.390	4.875	102.298	102.198	102.098	4.875	102.298	102.198	102.098	4.875	101.501	101.401	101.301	4.875	101.209	101.109	101.009
4.990	102.850	102.750	102.650	4.990	102.597	102.497	102.397	4.990	102.597	102.497	102.397	4.990	101.909	101.809	101.709	4.990	101.656	101.556	101.456
5.000	102.950	102.850	102.750	5.000	102.697	102.597	102.497	5.000	102.697	102.597	102.497	5.000	102.009	101.909	101.809	5.000	101.756	101.656	101.556
5.125	103.249	103.149	103.049	5.125	103.030	102.930	102.830	5.125	103.030	102.930	102.830	5.125	102.227	102.127	102.027	5.125	102.008	101.908	101.808
5.250	103.661	103.561	103.461	5.250	103.636	103.536	103.436	5.250	103.663	103.563	103.463	5.250	102.415	102.315	102.215	5.250	102.390	102.290	102.190
5.375	103.998	103.898	103.798	5.375	103.968	103.868	103.768	5.375	103.999	103.899	103.799	5.375	102.668	102.568	102.468	5.375	102.638	102.538	102.438
5.500	104.292	104.192	104.092	5.500	104.243	104.143	104.043	5.500	104.275	104.175	104.075	5.500	103.005	102.905	102.805	5.500	103.056	102.956	102.856
5.625	104.594	104.494	104.394	5.625	104.453	104.353	104.253	5.625	104.484	104.384	104.284	5.625	103.015	102.915	102.815	5.625	102.874	102.774	102.674
5.750	104.931	104.831	104.731	5.750	105.118	105.018	104.918	5.750	105.176	105.076	104.976	5.750	103.231	103.131	103.031	5.750	103.231	103.131	103.031
5.875	105.117	105.017	104.917	5.875	105.474	105.374	105.274	5.875	105.536	105.436	105.336	5.875	102.639	102.539	102.439	5.875	102.639	102.539	102.439
5.990	105.227	105.127	105.027	5.990	105.659	105.559	105.459	5.990	105.721	105.621	105.521	5.990	102.999	102.899	102.799	5.990	102.999	102.899	102.799
6.000	105.327	105.227	105.127	6.000	105.759	105.659	105.559	6.000	105.821	105.721	105.621	6.000	103.099	102.999	102.899	6.000	103.099	102.999	102.899
6.125	105.892	105.792	105.692	6.125	106.032	105.932	105.832	6.125	106.095	105.995	105.895	6.125	103.339	103.239	103.139	6.125	103.339	103.239	103.139
6.250	106.139	106.039	105.939	6.250	106.236	106.136	106.036	6.250	106.299	106.199	106.099	6.250	103.560	103.460	103.360	6.250	103.560	103.460	103.360
6.375	105.970	105.836	105.707	6.375	106.477	106.333	106.277	6.375	106.582	106.468	106.382	6.375	101.622	101.478	101.422	6.375	101.622	101.478	101.422

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	98.850	98.750	98.650	4.625	101.935	101.835	101.735	4.625	101.118	101.018	100.918	4.625	101.056	100.856	100.856	3.375	98.926	98.826	98.726
4.500	99.449	99.349	99.249	4.750	102.400	102.300	102.200	4.750	101.677	101.577	101.477	4.750	101.615	101.415	101.415	3.500	99.427	99.327	99.227
4.625	100.106	100.006	99.906	4.875	102.795	102.695	102.595	4.875	102.214	102.114	102.014	4.875	102.152	101.952	101.952	3.625	99.892	99.792	99.692
4.750	100.612	100.512	100.412	4.990	102.945	102.845	102.745	4.990	102.458	102.358	102.258	4.990	102.395	102.195	102.195	3.750	100.279	100.179	100.079
4.875	101.209	101.109	101.009	5.000	103.045	102.945	102.845	5.000	102.558	102.458	102.358	5.000	102.495	102.295	102.295	3.875	100.712	100.612	100.512
4.990	101.656	101.556	101.456	5.125	103.348	103.248	103.148	5.125	102.880	102.780	102.680	5.125	102.817	102.617	102.617	3.990	101.078	100.978	100.878
5.000	101.756	101.656	101.556	5.250	103.791	103.691	103.591	5.250	103.159	103.059	102.959	5.250	103.003	102.803	102.803	4.000	101.178	101.078	100.978
5.125	102.008	101.908	101.808	5.375	103.966	103.866	103.766	5.375	103.420	103.320	103.220	5.375	103.263	103.063	103.063	4.125	101.621	101.521	101.421
5.250	102.415	102.315	102.215	5.500	104.192	104.092	103.992	5.500	103.703	103.603	103.503	5.500	103.547	103.347	103.347	4.250	101.922	101.822	101.722
5.375	102.668	102.568	102.468	5.625	104.365	104.265	104.165	5.625	103.937	103.837	103.737	5.625	103.781	103.581	103.581	4.375	102.274	102.174	102.074
5.500	103.088	102.988	102.888	5.750	104.645	104.545	104.445	5.750	104.444	104.344	104.244	5.750	104.226	104.026	104.026	4.500	102.339	102.239	102.139
5.625	103.905	103.805	103.705	5.875	104.877	104.777	104.677	5.875	104.757	104.657	104.557	5.875	104.539	104.339	104.339	4.625	102.500	102.400	102.300
5.750	103.231	103.131	103.031	5.990	104.978	104.878	104.778	5.990	104.929	104.829	104.729	5.990	104.710	104.510	104.510	4.750	102.706	102.606	102.506
5.875	102.639	102.539	102.439	6.000	105.078	104.978	104.878	6.000	105.029	104.929	104.829	6.000	104.810	104.610	104.610	4.875	102.767	102.667	102.567
5.990	102.999	102.899	102.799	6.125	105.275	105.175	105.075	6.125	105.299	105.199	105.099	6.125	105.081	104.881	104.881	4.990	102.820	102.720	102.620
6.000	103.099	102.999	102.899	6.250	105.285	105.151	105.085	6.250	105.084	104.950	104.884	6.250	104.865	104.665	104.665	5.000	102.920	102.820	102.720
6.125	103.339	103.239	103.139	6.375	105.505	105.371	105.305	6.375	105.383	105.249	105.183	6.375	105.164	104.964	104.964	5.125	103.217	103.117	103.017
6.250	103.560	103.460	103.360	6.500	105.611	105.477	105.411	6.500	105.541	105.407	105.341	6.500	105.322	105.122	105.122	5.250	103.386	103.286	103.186
6.375	101.622	101.508	101.422	6.625	105.692	105.558	105.492	6.625	105.665	105.531	105.465	6.625	105.447	105.247	105.247	5.375	103.569	103.469	103.369

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	98.850	98.750	98.650	4.625	101.935	101.835	101.735	4.625	101.118	101.018	100.918	4.625	101.056	100.856	100.856	3.375	98.926	98.826	98.726	3.375	99.016	98.816	98.816
4.500	99.449	99.349	99.249	4.750	102.400	102.300	102.200	4.750	101.677	101.577	101.477	4.750	101.615	101.415	101.415	3.500	99.427	99.327	99.227	3.500	99.340	99.140	99.140
4.625	100.106	100.006	99.906	4.875	102.795	102.695	102.595	4.875	102.214	102.114	102.014	4.875	102.152	101.952	101.952	3.625	99.892	99.792	99.692	3.625	99.654	99.454	99.454
4.750	100.612	100.512	100.412	4.990	102.945	102.845	102.745	4.990	102.458	102.358	102.258	4.990	102.395	102.195	102.195	3.750	100.279	100.179	100.079	3.750	100.635	100.435	100.435
4.875	101.209	101.109	101.009	5.000	103.045	102.945	102.845	5.000	102.558	102.458	102.358	5.000	102.495	102.295	102.295	3.875	100.712	100.612	100.512	3.875	100.941	100.741	100.741
4.990	101.656	101.556	101.456	5.125	103.348	103.248	103.148	5.125	102.880	102.780	102.680	5.125	102.817	102.617	102.617	3.990	101.078	100.978	100.878	3.990	101.121	100.921	100.921
5.000	101.756	101.656	101.556	5.250	103.791	103.691	103.591	5.250	103.159	103.059	102.959	5.250	103.003	102.803	102.803	4.000	101.178	101.078	100.978	4.000	101.221	101.021	101.021
5.125	102.008	101.908	101.808	5.375	103.966	103.866	103.766	5.375	103.420	103.320	103.220	5.375	103.263	103.063	103.063	4.125	101.621	101.521	101.421	4.125	101.487	101.287	101.287
5.250	102.415	102.315	102.215	5.500	104.192	104.092	103.992	5.500	103.703	103.603	103.503	5.500	103.547	103.347	103.347	4.250	101.932	101.832	101.732	4.250	101.720	101.520	101.520
5.500	103.088	102.988	102.888	5.625	104.423	104.323	104.223	5.625	103.934	103.834	103.734	5.625	103.781	103.581	103.581	4.375	102.243	102.143	102.043	4.375	102.023	101.823	101.823
5.625	103.085	102.985	102.885	5.750	104.645	104.545	104.445	5.750	104.444	104.344	104.244	5.750	104.226	104.026	104.026	4.500	102.339	102.239	102.139	4.500	102.096	101.896	101.896
5.625	102.905	102.805	102.705	5.875	104.877	104.777	104.677	5.875	104.757	104.657	104.557	5.875	104.539	104.339	104.339	4.625	102.500	102.400	102.300	4.625	102.159	101.959	101.959
5.750	103.201	103.101	103.001	5.990	104.978	104.878	104.778	5.990	104.929	104.829	104.729	5.990	104.710	104.510	104.510	4.750	102.706	102.606	102.506	4.750	102.354	102.154	102.154
5.875	103.639	103.539	103.439	6.000	105.078	104.978	104.878	6.000	105.029	104.929	104.829	6.000	104.810	104.610	104.610	4.875	102.767	102.667	102.567	4.875	102.525	102.325	102.325
5.990	102.999	102.899	102.799	6.125	105.275	105.175	105.075	6.125	105.299	105.199	105.099	6.125	105.081	104.881	104.881	4.990	102.820	102.720	102.620	4.990	102.596	102.396	102.396
6.000	103.099	102.999	102.899	6.250	105.285	105.151	105.085	6.250	105.084	104.950	104.884	6.250	104.865	104.665	104.665	5.000	102.920	102.820	102.720	5.000	102.696	102.496	102.496
6.125	103.339	103.239	103.139	6.375	105.505	105.371	105.305	6.375	105.383	105.249	105.183	6.375	105.164	104.964	104.964	5.125	103.217	103.117	103.017	5.125	102.688	102.488	102.488
6.250	103.560	103.460	103.360	6.500	105.611	105.477	105.411	6.500	105.541	105.407	105.341	6.500	105.322	105.122	105.122	5.250	103.386	103.286	103.186	5.250	102.891	102.691	102.691
6.375	101.622	101.508	101.422	6.625	105.692	105.558	105.492	6.625	105.665	105.531	105.465	6.625	105.447	105.247	105.247	5.375	103.569	103.469	103.369	5.375	103.090	102.890	102.890



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.: 3/7/2019
45 Day Lock Exp.: 3/22/2019
60 Day Lock Exp.: 4/8/2019

W. Rate Sheet Dated: 2/5/2019

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	102.549	102.449	102.349	4.750	102.299	102.199	102.099	4.750	102.299	102.199	102.099	4.750	101.250	101.150	101.050	4.750	101.000	100.900	100.800				
4.875	103.108	103.008	102.908	4.875	102.858	102.758	102.658	4.875	102.858	102.758	102.658	4.875	101.809	101.709	101.609	4.875	101.559	101.459	101.359				
4.990	103.237	103.137	103.037	4.990	102.737	102.637	102.537	4.990	102.737	102.637	102.537	4.990	101.938	101.838	101.738	4.990	101.438	101.338	101.238				
5.000	103.337	103.237	103.137	5.000	102.837	102.737	102.637	5.000	102.837	102.737	102.637	5.000	102.038	101.938	101.838	5.000	101.538	101.438	101.338				
5.125	103.426	103.326	103.226	5.125	102.926	102.826	102.726	5.125	102.926	102.826	102.726	5.125	101.800	101.700	101.600	5.125	101.300	101.200	101.100				
5.250	103.988	103.888	103.788	5.250	103.488	103.388	103.288	5.250	103.488	103.388	103.288	5.250	102.362	102.262	102.162	5.250	101.862	101.762	101.662				
5.375	104.295	104.195	104.095	5.375	104.295	104.195	104.095	5.375	104.295	104.195	104.095	5.375	102.669	102.569	102.469	5.375	102.169	102.069	101.969				
5.500	104.532	104.432	104.332	5.500	104.532	104.432	104.332	5.500	104.532	104.432	104.332	5.500	102.906	102.806	102.706	5.500	102.406	102.306	102.206				
5.625	104.547	104.447	104.347	5.625	104.547	104.447	104.347	5.625	104.547	104.447	104.347	5.625	102.423	102.323	102.223	5.625	101.923	101.823	101.723				
5.750	104.981	104.881	104.781	5.750	104.981	104.881	104.781	5.750	104.981	104.881	104.781	5.750	102.857	102.757	102.657	5.750	102.357	102.257	102.157				
5.875	105.273	105.173	105.073	5.875	105.273	105.173	105.073	5.875	105.273	105.173	105.073	5.875	103.149	103.049	102.949	5.875	102.649	102.549	102.449				
5.990	105.445	105.345	105.245	5.990	105.445	105.345	105.245	5.990	105.445	105.345	105.245	5.990	103.321	103.221	103.121	5.990	102.821	102.721	102.621				
6.000	105.545	105.445	105.345	6.000	105.545	105.445	105.345	6.000	105.545	105.445	105.345	6.000	103.421	103.321	103.221	6.000	102.921	102.821	102.721				
6.125	105.444	105.344	105.246	6.125	105.444	105.344	105.246	6.125	105.444	105.344	105.246	6.125	102.475	102.375	102.257	6.125	101.975	101.875	101.757				
6.250	105.717	105.617	105.503	6.250	105.717	105.617	105.503	6.250	105.717	105.617	105.503	6.250	102.904	102.804	102.690	6.250	102.404	102.304	102.190				
6.375	106.358	106.258	106.156	6.375	106.358	106.258	106.156	6.375	106.358	106.258	106.156	6.375	103.395	103.295	103.193	6.375	102.895	102.795	102.693				
6.500	106.990	106.890	106.790	6.500	106.990	106.890	106.790	6.500	106.990	106.890	106.790	6.500	103.877	103.777	103.677	6.500	103.377	103.277	103.177				
6.625	107.418	107.318	107.218	6.625	107.418	107.318	107.218	6.625	107.418	107.318	107.218	6.625	104.155	104.055	103.955	6.625	103.655	103.555	103.455				
6.750	107.699	107.599	107.499	6.750	107.699	107.599	107.499	6.750	107.699	107.599	107.499	6.750	104.286	104.186	104.086	6.750	103.786	103.686	103.586				
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	101.000	100.900	100.800	4.250	100.919	100.819	100.719	4.250	101.294	101.194	101.094	4.250	101.294	101.194	101.094	3.750	100.552	100.452	100.352				
4.875	101.559	101.459	101.359	4.375	101.382	101.282	101.182	4.375	101.757	101.657	101.557	4.375	101.757	101.657	101.557	3.875	101.102	101.002	100.902				
4.990	101.438	101.338	101.238	4.500	101.855	101.755	101.655	4.500	102.230	102.130	102.030	4.500	102.230	102.130	102.030	3.990	101.317	101.217	101.117				
5.000	101.538	101.438	101.338	4.625	102.121	102.021	101.921	4.625	102.496	102.396	102.296	4.625	102.496	102.396	102.296	4.000	101.417	101.317	101.217				
5.125	101.300	101.200	101.100	4.750	102.654	102.554	102.454	4.750	103.029	102.929	102.829	4.750	103.029	102.929	102.829	4.125	101.911	101.811	101.711				
5.250	101.862	101.762	101.662	4.875	103.087	102.987	102.887	4.875	103.462	103.362	103.262	4.875	103.462	103.362	103.262	4.250	102.199	102.099	101.999				
5.375	102.669	102.569	102.469	4.990	103.144	103.044	102.944	4.990	103.269	103.169	103.069	4.990	103.269	103.169	103.069	4.375	102.605	102.505	102.405				
5.500	102.906	102.806	102.706	5.000	103.244	103.144	103.044	5.000	103.369	103.269	103.169	5.000	103.369	103.269	103.169	4.500	102.290	102.190	102.090				
5.625	102.423	102.323	102.223	5.125	103.485	103.385	103.285	5.125	103.610	103.510	103.410	5.125	103.610	103.510	103.410	4.625	102.566	102.466	102.366				
5.750	102.857	102.757	102.657	5.250	103.923	103.823	103.723	5.250	104.048	103.948	103.848	5.250	104.048	103.948	103.848	4.750	102.993	102.893	102.793				
5.875	103.149	103.049	102.949	5.375	104.102	104.002	103.902	5.375	104.102	104.002	103.902	5.375	104.102	104.002	103.902	4.875	103.106	103.006	102.906				
5.990	103.321	103.221	103.121	5.500	104.368	104.268	104.168	5.500	104.368	104.268	104.168	5.500	104.368	104.268	104.168	4.990	102.903	102.803	102.703				
6.000	103.421	103.321	103.221	5.625	104.410	104.310	104.210	5.625	104.410	104.310	104.210	5.625	104.410	104.310	104.210	5.000	103.003	102.903	102.803				
6.125	102.475	102.375	102.275	5.750	104.778	104.678	104.578	5.750	104.778	104.678	104.578	5.750	104.778	104.678	104.578	5.125	103.418	103.318	103.218				
6.250	102.904	102.804	102.700	5.875	105.178	105.078	104.978	5.875	105.178	105.078	104.978	5.875	105.178	105.078	104.978	5.250	103.627	103.527	103.427				
6.375	103.395	103.295	103.193	5.990	105.348	105.248	105.148	5.990	105.348	105.248	105.148	5.990	105.348	105.248	105.148	5.375	103.863	103.763	103.663				
6.500	103.877	103.777	103.677	6.000	105.448	105.348	105.248	6.000	105.448	105.348	105.248	6.000	105.448	105.348	105.248	5.500	104.276	104.176	104.076				
6.625	104.155	104.055	103.955	6.125	104.917	104.817	104.697	6.125	104.917	104.817	104.697	6.125	104.917	104.817	104.697	5.625	104.742	104.642	104.542				
6.750	104.286	104.186	104.086	6.250	105.290	105.190	105.074	6.250	105.290	105.190	105.074	6.250	105.290	105.190	105.074	5.750	105.052	104.952	104.852				
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	101.052	100.952	100.852	3.750	101.052	100.952	100.852	3.750	99.989	99.889	99.789	3.750	100.489	100.389	100.289	3.750	100.489	100.389	100.289				
3.875	101.552	101.252	101.152	3.875	101.352	101.252	101.152	3.875	100.539	100.439	100.339	3.875	100.789	100.689	100.589	3.875	100.789	100.689	100.589				
3.990	101.367	101.467	101.367	3.990	101.567	101.467	101.367	3.990	100.249	100.149	100.049	3.990	100.499	100.399	100.299	3.990	100.499	100.399	100.299				
4.000	101.667	101.567	101.467	4.000	101.667	101.567	101.467	4.000	100.349	100.249	100.149	4.000	100.599	100.499	100.399	4.000	100.599	100.499	100.399				
4.125	102.161	102.061	101.961	4.125	102.161	102.061	101.961	4.125	100.843	100.743	100.643	4.125	101.093	100.993	100.893	4.125	101.093	100.993	100.893				
4.250	102.449	102.349	102.249	4.250	102.449	102.349	102.249	4.250	101.131	101.031	100.931	4.250	101.381	101.281	101.181	4.250	101.381	101.281	101.181				
4.375	102.605	102.505	102.405	4.375	102.605	102.505	102.405	4.375	101.537	101.437	101.337	4.375	101.537	101.437	101.337	4.375	101.537	101.437	101.337				
4.500	102.290	102.190	102.090	4.500	102.290	102.190	102.090	4.500	100.633	100.533	100.433	4.500	100.633	100.533	100.433	4.500	100.633	100.533	100.433				
4.625	102.566	102.466	102.366	4.625	102.566	102.466	102.366	4.625	100.909	100.809	100.709	4.625	100.909	100.809	100.709	4.625	100.909	100.809	100.709				
4.750	102.993	102.893	102.793	4.750	102.993	102.893	102.793	4.750	101.336	101.236	101.136	4.750	101.336	101.236	101.136	4.750	101.336	101.236	101.136				
4.875	103.106	103.006	102.906	4.875	103.106	103.006	102.906	4.875	101.449	101.349	101.249	4.875	101.449	101.349	101.249	4.875	101.449	101.349	101.249				
4.990	102.903	102.803	102.703	4.990	102.903	102.803	102.703	4.990	100.996	100.896	100.796	4.990	100.996	100.									



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.:

3/7/2019

45 Day Lock Exp.:

3/22/2019

60 Day Lock Exp.:

4/8/2019

W. Rate Sheet Dated: 2/5/2019

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	102.547	102.447	102.347	4.250	100.855	100.755	100.655	3.750	100.556	100.456	100.356	4.750	101.234	101.134	101.034	3.750	99.995	99.895	99.795
4.875	103.086	102.986	102.886	4.375	101.356	101.256	101.156	3.875	101.116	101.016	100.916	4.875	101.773	101.673	101.573	3.875	100.555	100.455	100.355
4.990	103.199	103.099	102.999	4.500	101.827	101.727	101.627	3.990	101.309	101.209	101.109	4.990	101.886	101.786	101.686	3.990	100.251	100.151	100.051
5.000	103.299	103.199	103.099	4.625	102.078	101.978	101.878	4.000	101.409	101.309	101.209	5.000	101.986	101.886	101.786	4.000	100.351	100.251	100.151
5.125	103.377	103.277	103.177	4.750	102.506	102.406	102.306	4.125	101.844	101.744	101.644	5.125	101.723	101.623	101.523	4.125	100.786	100.686	100.586
5.250	103.940	103.840	103.740	4.875	102.900	102.800	102.700	4.250	102.144	102.044	101.944	5.250	102.286	102.186	102.086	4.250	101.086	100.986	100.886
5.375	104.229	104.129	104.029	4.990	103.078	102.978	102.878	4.375	102.491	102.391	102.291	5.375	102.575	102.475	102.375	4.375	101.433	101.333	101.233
5.500	104.487	104.387	104.287	5.000	103.178	103.078	102.978	4.500	102.347	102.247	102.147	5.500	102.833	102.733	102.633	4.500	100.690	100.590	100.490
5.625	104.574	104.474	104.374	5.125	103.388	103.288	103.188	4.625	102.623	102.523	102.423	5.625	102.406	102.306	102.206	4.625	100.966	100.866	100.766
5.750	105.005	104.905	104.805	5.250	103.845	103.745	103.645	4.750	103.040	102.940	102.840	5.750	102.837	102.737	102.637	4.750	101.383	101.283	101.183
5.875	105.296	105.196	105.096	5.375	104.054	103.954	103.854	4.875	103.175	103.075	102.975	5.875	103.128	103.028	102.928	4.875	101.518	101.418	101.318
5.990	105.473	105.373	105.273	5.500	104.284	104.184	104.084	4.990	103.062	102.962	102.862	5.990	103.305	103.205	103.105	4.990	101.155	101.055	100.955
6.000	105.573	105.473	105.373	5.625	104.450	104.350	104.250	5.000	103.162	103.062	102.962	6.000	103.405	103.305	103.205	5.000	101.255	101.155	101.055
6.125	105.455	105.355	105.255	5.750	104.782	104.682	104.582	5.125	103.467	103.367	103.267	6.125	102.486	102.386	102.286	5.125	101.560	101.460	101.360
6.250	105.727	105.627	105.527	5.875	105.214	105.114	105.014	5.250	103.712	103.612	103.512	6.250	102.914	102.814	102.714	5.250	101.805	101.705	101.605
6.375	106.365	106.265	106.165	5.990	105.383	105.283	105.183	5.375	103.946	103.846	103.746	6.375	103.402	103.302	103.202	5.375	102.039	101.939	101.839
6.500	106.478	106.378	106.278	6.000	105.483	105.383	105.283	5.500	102.482	102.382	102.282	6.500	103.365	103.265	103.165	5.500	100.325	100.225	100.125
6.625	106.966	106.866	106.766	6.125	104.928	104.828	104.728	5.625	102.846	102.746	102.646	6.625	103.703	103.603	103.503	5.625	100.689	100.589	100.489
6.750	107.305	107.205	107.105	6.250	105.301	105.201	105.101	5.750	103.155	103.055	102.955	6.750	103.892	103.792	103.692	5.750	100.998	100.898	100.798

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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

3/7/2019

45 Day Lock Exp.:

3/22/2019

60 Day Lock Exp.:

4/8/2019

W. Rate Sheet Dated: 2/5/2019

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)