



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.: 3/8/2019

45 Day Lock Exp.: 3/25/2019

60 Day Lock Exp.: 4/8/2019

W. Rate Sheet Dated: 2/6/2019

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	100.295	100.145	99.995	3.750	99.724	99.574	99.424	2.375	95.339	95.189	95.039	3.125	97.424	97.274	97.124
3.875	100.798	100.648	100.498	3.875	100.177	100.027	99.877	2.500	94.289	94.139	93.989	3.250	97.974	97.824	97.674
4.000	101.295	101.145	100.995	4.000	100.564	100.414	100.264	2.625	95.189	95.039	94.889	3.375	98.355	98.205	98.055
4.125	101.795	101.645	101.495	4.125	100.909	100.759	100.609	2.750	97.675	97.525	97.375	3.500	98.710	98.560	98.410
4.250	102.210	102.085	101.985	4.250	101.321	101.196	101.096	2.875	98.210	98.060	97.910	3.625	99.105	98.955	98.805
4.375	102.701	102.576	102.476	4.375	101.699	101.574	101.474	3.000	98.659	98.509	98.359	Margin = 2.250		Index = 2.580	
4.500	103.184	103.059	102.959	4.500	102.010	101.885	101.785	3.125	99.108	98.958	98.808				
4.625	103.583	103.458	103.358	4.625	102.346	102.221	102.121	3.250	99.524	99.374	99.224				
4.750	103.708	103.583	103.483	4.750	102.224	102.099	101.999	3.375	99.966	99.816	99.666				
4.875	103.415	103.290	103.190	4.875	102.548	102.423	102.323	3.500	100.411	100.261	100.111				
5.000	104.019	103.894	103.794	5.000	102.945	102.820	102.720	3.625	100.848	100.698	100.548				
5.125	104.219	104.094	103.994	5.125	103.182	103.057	102.957	3.750	100.812	100.662	100.512				
5.250	103.749	103.593	103.493	5.250	102.826	102.669	102.569	3.875	101.242	101.092	100.942				
5.375	103.932	103.775	103.675	5.375	103.140	102.983	102.883	4.000	101.607	101.457	101.307				
5.500	104.176	104.020	103.920	5.500	103.537	103.380	103.280	4.125	101.929	101.779	101.629				
5.625	104.480	104.324	104.224	5.625	103.623	103.467	103.367	4.250	101.487	101.337	101.187				
5.750	104.840	104.668	104.568	5.750	103.532	103.360	103.260	4.375	101.843	101.693	101.543				
5.875	104.873	104.701	104.601	5.875	103.856	103.684	103.584	4.500	102.131	101.981	101.831				
6.000	105.218	105.046	104.946	6.000	104.253	104.081	103.981	4.625	102.445	102.295	102.145				

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	99.095	98.945	98.795	3.750	98.724	98.574	98.424	2.375	94.339	94.189	94.039	3.125	96.424	96.274	96.124
3.875	99.598	99.448	99.298	3.875	99.177	99.027	98.877	2.500	93.289	93.139	92.989	3.250	96.974	96.824	96.674
4.000	100.095	99.945	99.795	4.000	99.564	99.414	99.264	2.625	94.189	94.039	93.889	3.375	97.355	97.205	97.055
4.125	100.595	100.445	100.295	4.125	99.909	99.759	99.609	2.750	96.675	96.525	96.375	3.500	97.710	97.560	97.410
4.250	100.960	100.835	100.735	4.250	100.321	100.196	100.096	2.875	97.210	97.060	96.910	3.625	98.105	97.955	97.805
4.375	101.451	101.326	101.226	4.375	100.699	100.574	100.474	3.000	97.659	97.509	97.359	Margin = 2.250		Index = 2.580	
4.500	101.934	101.809	101.709	4.500	101.010	100.885	100.785	3.125	98.108	97.958	97.808	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.333	102.208	102.108	4.625	101.346	101.221	101.121	3.250	98.524	98.374	98.224	Rate	30 Day	45 Day	60 Day
4.750	102.458	102.333	102.233	4.750	101.224	101.099	100.999	3.375	98.966	98.816	98.666	4.625	101.183	100.933	100.683
4.875	102.365	102.240	102.140	4.875	101.548	101.423	101.323	3.500	99.411	99.261	99.111	4.750	100.704	100.454	100.204
5.000	102.769	102.644	102.544	5.000	101.945	101.820	101.720	3.625	99.848	99.698	99.548	4.875	101.115	100.865	100.615
5.125	103.139	103.014	102.914	5.125	102.282	102.157	102.057	3.750	99.812	99.662	99.512	5.000	101.519	101.269	101.019
5.250	102.849	102.693	102.593	5.250	101.826	101.669	101.569	3.875	100.242	100.092	99.942	5.125	101.839	101.589	101.339
5.375	103.132	102.975	102.875	5.375	102.140	101.983	101.883	4.000	100.607	100.457	100.307	5.250	101.249	100.999	100.749
5.500	103.326	103.170	103.070	5.500	102.537	102.380	102.280	4.125	100.929	100.779	100.629	5.375	101.632	101.382	101.132
5.625	103.530	103.374	103.274	5.625	102.673	102.517	102.417	4.250	100.487	100.337	100.187	5.500	102.000	101.750	101.500
5.750	103.690	103.518	103.418	5.750	102.532	102.360	102.260	4.375	100.843	100.693	100.543	5.625	102.250	102.000	101.750
5.875	103.723	103.551	103.451	5.875	102.856	102.684	102.584	4.500	101.131	100.981	100.831	5.750	102.500	102.250	102.000
6.000	104.068	103.896	103.796	6.000	103.253	103.081	102.981	4.625	101.445	101.295	101.145	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	100.265	100.015	99.765	4.875	99.828	99.578	99.328
5.125	100.989	100.739	100.489	5.125	100.562	100.312	100.062
5.375	100.782	100.532	100.282	5.375	100.420	100.170	99.920
5.625	101.580	101.330	101.080	5.625	101.153	100.903	100.653
5.875	101.748	101.498	101.248	5.875	101.136	100.886	100.636
6.000	102.093	101.843	101.593	6.000	101.533	101.283	101.033
6.125	102.547	102.297	102.047	6.125	101.869	101.619	101.369
6.250	102.750	102.500	102.250	6.250	102.888	102.638	102.388
Lender paid price cap after comp plan = 100.000							

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.625	98.433	98.183	97.933	
4.750	97.954	97.704	97.454	
4.875	98.365	98.115	97.865	
5.000	98.769	98.519	98.269	
5.125	99.089	98.839	98.589	
5.250	98.499	98.249	97.999	
5.375	98.882	98.632	98.382	
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.:

3/8/2019

45 Day Lock Exp.:

3/25/2019

60 Day Lock Exp.:

4/8/2019

W. Rate Sheet Dated: 2/6/2019

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	98.827	98.677	98.527	3.750	98.255	98.105	97.955	2.375	91.839	91.689	91.539	3.125	95.74	95.587	95.437
3.875	99.329	99.179	99.029	3.875	98.708	98.558	98.408	2.500	90.789	90.639	90.489	3.250	96.97	96.824	96.674
4.000	99.826	99.676	99.526	4.000	99.095	98.945	98.795	2.625	91.689	91.539	91.389	3.375	97.36	97.205	97.055
4.125	100.327	100.177	100.027	4.125	99.440	99.290	99.140	2.750	95.988	95.838	95.688	3.500	97.71	97.560	97.410
4.250	100.773	100.648	100.548	4.250	99.883	99.758	99.658	2.875	96.522	96.372	96.222	3.625	98.11	97.955	97.805
4.375	101.263	101.138	101.038	4.375	100.262	100.137	100.037	3.000	96.971	96.821	96.671	Margin = 2.250		Index = 2.580	
4.500	101.746	101.621	101.521	4.500	100.573	100.448	100.348	3.125	97.421	97.271	97.121				
4.625	102.145	102.020	101.920	4.625	100.909	100.784	100.684	3.250	98.524	98.374	98.224				
4.750	101.958	101.833	101.733	4.750	100.474	100.349	100.249	3.375	98.966	98.816	98.666				
4.875	101.665	101.540	101.440	4.875	100.798	100.673	100.573	3.500	99.411	99.261	99.111				
5.000	102.269	102.144	102.044	5.000	101.195	101.070	100.970	3.625	99.848	99.698	99.548				
5.125	102.469	102.344	102.244	5.125	101.432	101.307	101.207	3.750	99.343	99.193	99.043				
5.250	101.718	101.561	101.461	5.250	100.794	100.638	100.538	3.875	99.773	99.623	99.473				
5.375	101.900	101.744	101.644	5.375	101.108	100.952	100.852	4.000	100.138	99.988	99.838				
5.500	102.145	101.989	101.889	5.500	101.505	101.349	101.249	4.125	100.460	100.310	100.160				
5.625	102.449	102.293	102.193	5.625	101.592	101.435	101.335	4.250	100.049	99.899	99.749				
5.750	102.309	102.137	102.037	5.750	101.001	100.829	100.729	4.375	100.405	100.255	100.105				
5.875	102.342	102.170	102.070	5.875	101.325	101.153	101.053	4.500	100.694	100.544	100.394				
6.000	102.687	102.515	102.415	6.000	101.722	101.550	101.450	4.625	101.008	100.858	100.708				

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	97.627	97.477	97.327	3.750	97.255	97.105	96.955	2.375	92.589	92.439	92.289	3.125	94.737	94.587	94.437
3.875	98.129	97.979	97.829	3.875	97.708	97.558	97.408	2.500	91.539	91.389	91.239	3.250	95.974	95.824	95.674
4.000	98.626	98.476	98.326	4.000	98.095	97.945	97.795	2.625	92.439	92.289	92.139	3.375	96.355	96.205	96.055
4.125	99.127	98.977	98.827	4.125	98.440	98.290	98.140	2.750	95.769	95.619	95.469	3.500	96.710	96.560	96.410
4.250	99.523	99.398	99.298	4.250	98.883	98.758	98.658	2.875	96.303	96.153	96.003	3.625	97.105	96.955	96.805
4.375	100.013	99.888	99.788	4.375	99.262	99.137	99.037	3.000	96.753	96.603	96.453	Margin = 2.250		Index = 2.580	
4.500	100.496	100.371	100.271	4.500	99.573	99.448	99.348	3.125	97.202	97.052	96.902	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.895	100.770	100.670	4.625	99.909	99.784	99.684	3.250	97.430	97.280	97.130	Rate	30 Day	45 Day	60 Day
4.750	100.708	100.583	100.483	4.750	99.474	99.349	99.249	3.375	97.873	97.723	97.573	4.625	99.745	99.495	99.245
4.875	100.615	100.490	100.390	4.875	99.798	99.673	99.573	3.500	98.317	98.167	98.017	4.750	98.954	98.704	98.454
5.000	101.019	100.894	100.794	5.000	100.195	100.070	99.970	3.625	98.755	98.605	98.455	4.875	99.365	99.115	98.865
5.125	101.389	101.264	101.164	5.125	100.532	100.407	100.307	3.750	98.562	98.412	98.262	5.000	99.769	99.519	99.269
5.250	100.818	100.661	100.561	5.250	99.794	99.638	99.538	3.875	98.992	98.842	98.692	5.125	100.089	99.839	99.589
5.375	101.100	100.944	100.844	5.375	100.108	99.952	99.852	4.000	99.357	99.207	99.057	5.250	99.218	98.968	98.718
5.500	101.295	101.139	101.039	5.500	100.505	100.349	100.249	4.125	99.679	99.529	99.379	5.375	99.600	99.350	99.100
5.625	101.499	101.343	101.243	5.625	100.642	100.485	100.385	4.250	98.924	98.774	98.624	5.500	99.969	99.719	99.469
5.750	101.159	100.987	100.887	5.750	100.001	99.829	99.729	4.375	99.280	99.130	98.980	5.625	100.219	99.969	99.719
5.875	101.192	101.020	100.920	5.875	100.325	100.153	100.053	4.500	99.569	99.419	99.269	5.750	99.969	99.719	99.469
6.000	101.537	101.365	101.265	6.000	100.722	100.550	100.450	4.625	99.883	99.733	99.583	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:	2/6/2019 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	98.515	98.265	98.015	4.875	98.078	97.828	97.578
5.125	99.239	98.989	98.739	5.125	98.812	98.562	98.312
5.375	98.750	98.500	98.250	5.375	98.388	98.138	97.888
5.625	99.549	99.299	99.049	5.625	99.122	98.872	98.622
5.875	99.217	98.967	98.717	5.875	98.605	98.355	98.105
6.000	99.562	99.312	99.062	6.000	99.002	98.752	98.502
6.125	100.015	99.765	99.515	6.125	99.338	99.088	98.838
6.250	99.250	99.000	98.750	6.250	99.388	99.138	98.888
Lender paid price cap after comp plan = 100.000							

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	96.995	96.745	96.495	
4.750	96.204	95.954	95.704	
4.875	96.615	96.365	96.115	
5.000	97.019	96.769	96.519	
5.125	97.339	97.089	96.839	
5.250	96.468	96.218	95.968	
5.375	96.850	96.600	96.350	
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)	



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.: 3/8/2019
45 Day Lock Exp.: 3/25/2019
60 Day Lock Exp.: 4/8/2019

W. Rate Sheet Dated: 2/6/2019

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	100.885	100.785	100.685	4.375	100.159	100.059	99.959	4.375	99.972	99.872	99.772	4.375	100.092	99.992	99.892	4.375	99.366	99.266	99.166
4.500	101.430	101.330	101.230	4.500	100.759	100.659	100.559	4.500	100.571	100.471	100.371	4.500	100.633	100.533	100.433	4.500	99.962	99.862	99.762
4.625	101.661	101.561	101.461	4.625	101.229	101.129	101.029	4.625	101.182	101.082	100.982	4.625	100.896	100.796	100.696	4.625	100.464	100.364	100.264
4.750	102.250	102.150	102.050	4.750	101.989	101.889	101.789	4.750	101.985	101.885	101.785	4.750	101.150	101.050	100.950	4.750	100.889	100.789	100.689
4.875	102.766	102.666	102.566	4.875	102.569	102.469	102.369	4.875	102.569	102.469	102.369	4.875	101.678	101.578	101.478	4.875	101.481	101.381	101.281
4.990	103.004	102.904	102.804	4.990	102.846	102.746	102.646	4.990	102.846	102.746	102.646	4.990	102.064	101.964	101.864	4.990	101.906	101.806	101.706
5.000	103.104	103.004	102.904	5.000	102.946	102.846	102.746	5.000	102.946	102.846	102.746	5.000	102.164	102.064	101.964	5.000	102.006	101.906	101.806
5.125	103.401	103.301	103.201	5.125	103.276	103.176	103.076	5.125	103.276	103.176	103.076	5.125	102.380	102.280	102.180	5.125	102.255	102.155	102.055
5.250	103.773	103.673	103.573	5.250	103.904	103.804	103.704	5.250	103.994	103.894	103.794	5.250	102.567	102.467	102.367	5.250	102.567	102.467	102.367
5.375	104.107	104.007	103.907	5.375	104.233	104.133	104.033	5.375	104.327	104.227	104.127	5.375	102.777	102.677	102.577	5.375	102.777	102.677	102.577
5.500	104.389	104.289	104.189	5.500	104.497	104.397	104.297	5.500	104.590	104.490	104.390	5.500	103.202	103.102	103.002	5.500	103.202	103.102	103.002
5.625	104.722	104.622	104.522	5.625	104.738	104.638	104.538	5.625	104.831	104.731	104.631	5.625	103.411	103.311	103.211	5.625	103.411	103.311	103.211
5.750	105.012	104.912	104.812	5.750	105.355	105.255	105.155	5.750	105.413	105.313	105.213	5.750	103.599	103.499	103.399	5.750	103.599	103.499	103.399
5.875	105.197	105.097	104.997	5.875	105.709	105.609	105.509	5.875	105.772	105.672	105.572	5.875	103.719	103.619	103.519	5.875	103.719	103.619	103.519
5.990	105.308	105.208	105.108	5.990	105.895	105.795	105.695	5.990	105.958	105.858	105.758	5.990	103.977	103.877	103.777	5.990	103.977	103.877	103.777
6.000	105.408	105.308	105.208	6.000	105.995	105.895	105.795	6.000	106.058	105.958	105.858	6.000	104.177	104.077	103.977	6.000	104.177	104.077	103.977
6.125	105.969	105.869	105.769	6.125	106.265	106.165	106.065	6.125	106.328	106.228	106.128	6.125	104.317	104.217	104.117	6.125	104.317	104.217	104.117
6.250	106.215	106.115	106.015	6.250	106.649	106.549	106.449	6.250	106.631	106.531	106.431	6.250	104.637	104.537	104.437	6.250	104.637	104.537	104.437
6.375	106.033	105.899	105.833	6.375	106.541	106.396	106.341	6.375	106.649	106.532	106.449	6.375	101.685	101.540	101.485	6.375	101.685	101.540	101.485

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	99.179	99.079	98.979	4.625	102.137	102.037	101.937	4.625	101.358	101.258	101.158	4.625	101.295	101.095	101.095	3.375	99.117	99.017	98.917
4.500	99.774	99.674	99.574	4.750	102.599	102.499	102.399	4.750	101.876	101.776	101.676	4.750	101.814	101.614	101.614	3.500	99.615	99.515	99.415
4.625	100.417	100.317	100.217	4.875	102.992	102.892	102.792	4.875	102.411	102.311	102.211	4.875	102.348	102.148	102.148	3.625	100.078	99.978	99.878
4.750	100.885	100.785	100.685	4.990	103.139	103.039	102.939	4.990	102.652	102.552	102.452	4.990	102.589	102.389	102.389	3.750	100.383	100.283	100.183
4.875	101.481	101.381	101.281	5.000	103.239	103.139	103.039	5.000	102.752	102.652	102.552	5.000	102.689	102.489	102.489	3.875	100.792	100.692	100.592
4.990	101.906	101.806	101.706	5.125	103.503	103.403	103.303	5.125	103.072	102.972	102.872	5.125	103.009	102.809	102.809	3.990	101.155	101.055	100.955
5.000	102.006	101.906	101.806	5.250	103.943	103.843	103.743	5.250	103.311	103.211	103.111	5.250	103.154	102.954	102.954	4.000	101.255	101.155	101.055
5.125	102.255	102.155	102.055	5.375	104.117	104.017	103.917	5.375	103.569	103.469	103.369	5.375	103.412	103.212	103.212	4.125	101.695	101.595	101.495
5.250	102.567	102.467	102.367	5.500	104.341	104.241	104.141	5.500	103.850	103.750	103.650	5.500	103.693	103.493	103.493	4.250	101.995	101.895	101.795
5.375	102.777	102.677	102.577	5.625	104.514	104.414	104.314	5.625	104.086	103.986	103.886	5.625	103.929	103.729	103.729	4.375	102.346	102.246	102.146
5.500	103.202	103.102	103.002	5.750	104.746	104.646	104.546	5.750	104.545	104.445	104.345	5.750	104.326	104.126	104.126	4.500	102.407	102.307	102.207
5.625	103.141	103.041	102.941	5.875	104.976	104.876	104.776	5.875	104.856	104.756	104.656	5.875	104.638	104.438	104.438	4.625	102.684	102.584	102.484
5.750	103.359	103.259	103.159	5.990	105.075	104.975	104.875	5.990	105.029	104.929	104.829	5.990	104.810	104.610	104.610	4.750	102.889	102.789	102.689
5.875	103.719	103.619	103.519	6.000	105.175	105.075	104.975	6.000	105.129	105.029	104.929	6.000	104.910	104.710	104.710	4.875	102.949	102.849	102.749
5.990	103.077	102.977	102.877	6.125	105.376	105.276	105.176	6.125	105.396	105.296	105.196	6.125	105.177	104.977	104.977	4.990	103.000	102.900	102.800
6.000	103.177	103.077	102.977	6.250	105.370	105.236	105.170	6.250	105.169	105.035	104.969	6.250	104.950	104.750	104.750	5.000	103.100	103.000	102.900
6.125	103.417	103.317	103.217	6.375	105.590	105.456	105.390	6.375	105.466	105.332	105.266	6.375	105.247	105.047	105.047	5.125	103.399	103.299	103.199
6.250	103.637	103.537	103.437	6.500	105.696	105.562	105.496	6.500	105.626	105.492	105.426	6.500	105.407	105.207	105.207	5.250	103.568	103.468	103.368
6.375	101.685	101.587	101.485	6.625	105.774	105.640	105.574	6.625	105.750	105.616	105.550	6.625	105.531	105.331	105.331	5.375	103.749	103.649	103.549

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	99.179	99.079	98.979	4.625	102.137	102.037	101.937	4.625	101.358	101.258	101.158	4.625	101.295	101.095	101.095	3.375	99.117	99.017	98.917	3.375	99.202	99.002	99.002
4.500	99.774	99.674	99.574	4.750	102.599	102.499	102.399	4.750	101.876	101.776	101.676	4.750	101.814	101.614	101.614	3.500	99.615	99.515	99.415	3.500	99.527	99.327	99.327
4.625	100.417	100.317	100.217	4.875	102.992	102.892	102.792	4.875	102.411	102.311	102.211	4.875	102.348	102.148	102.148	3.625	100.078	99.978	99.878	3.625	99.840	99.640	99.640
4.750	100.885	100.785	100.685	4.990	103.139	103.039	102.939	4.990	102.652	102.552	102.452	4.990	102.589	102.389	102.389	3.750	100.383	100.283	100.183	3.750	100.714	100.514	100.514
4.875	101.481	101.381	101.281	5.000	103.239	103.139	103.039	5.000	102.752	102.652	102.552	5.000	102.689	102.489	102.489	3.875	100.792	100.692	100.592	3.875	101.018	100.818	100.818
4.990	101.906	101.806	101.706	5.125	103.503	103.403	103.303	5.125	103.072	102.972	102.872	5.125	103.009	102.809	102.809	3.990	101.155	101.055	100.955	3.990	101.197	100.997	100.997
5.000	102.006	101.906	101.806	5.250	103.943	103.843	103.743	5.250	103.511	103.411	103.311	5.250	103.454	103.254	103.254	4.000	101.255	101.155	101.055	4.000	101.291	101.091	101.091
5.125	102.225	102.125	102.025	5.375	104.117	104.017	103.917	5.375	103.568	103.468	103.368	5.375	103.513	103.313	103.313	4.125	101.695	101.595	101.495	4.125	101.563	101.363	101.363
5.250	102.467	102.367	102.267	5.500	104.244	104.144	104.044	5.500	103.750	103.650	103.550	5.500	103.693	103.493	103.493	4.250	101.895	101.795	101.695	4.250	101.796	101.596	101.596
5.375	102.702	102.602	102.502	5.625	104.514	104.414	104.314	5.625	104.086	103.986	103.886	5.625	104.029	103.829	103.829	4.375	102.246	102.146	102.046	4.375	101.996	101.796	101.796
5.500	103.207	103.102	103.002	5.750	104.746	104.646	104.546	5.750	104.545	104.445	104.345	5.750	104.476	104.276	104.276	4.500	102.407	102.307	102.207	4.500	102.167	101.967	101.967
5.625	103.411	103.304	103.204	5.875	104.976	104.876	104.776	5.875	104.856	104.756	104.656	5.875	104.638	104.438	104.438	4.625	102.684	102.584	102.484	4.625	102.343	102.143	102.143
5.750	103.359	103.259	103.159	5.990	105.075	104.975	104.875	5.990	105.029	104.929	104.829	5.990	104.810	104.610	104.610	4.750	102.889	102.789	102.689	4.750	102.537	102.337	102.337
5.875	103.719	103.619	103.519	6.000	105.175	105.075	104.975	6.000	105.129	105.029	104.929	6.000	104.910	104.710	104.710	4.875	102.949	102.849	102.749	4.875	102.707	102.507	102.507
5.990	103.077	102.977	102.877	6.125	105.376	105.276	105.176	6.125	105.396	105.296	105.196	6.125	105.177	104.977	104.977	4.990	103.000	102.900	102.800	4.990	102.777	102.577	102.577
6.000	103.177	103.077	102.977	6.250	105.370	105.236	105.170	6.250	105.169	105.035	104.969	6.250	104.950	104.750	104.750	5.000	103.100	103.000	102.900	5.000	102.877	102.677	102.677
6.125	103.177	103.317	102.917	6.375	105.590	105.456	105.390	6.375	105.466	105.332	105.266	6.375	105.247	105.047	105.047	5.125	103.399	103.299	103.199	5.125	102.870	102.670	102.670
6.250	103.637	103.537	103.437	6.500	106.696	106.562	106.496	6.500	105.626	105.492	105.426	6.500	105.407	105.207	105.207	5.250	103.568	103.468	103.368	5.250	103.072	102.872	102.872
6.375	101.685	101.568	101.485	6.625	105.774	105.640	105.574	6.625	105.750	105.616	105.550	6.625	105.531	105.331	105.331	5.375	103.749	103.649	103.549	5.375	103.272	103.072	103.072



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.: 3/8/2019
45 Day Lock Exp.: 3/25/2019
60 Day Lock Exp.: 4/8/2019

W. Rate Sheet Dated: 2/6/2019

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	102.677	102.577	102.477	4.750	102.427	102.327	102.227	4.750	102.427	102.327	102.227	4.750	101.550	101.450	101.350	4.750	101.300	101.200	101.100
4.875	103.228	103.128	103.028	4.875	102.978	102.878	102.778	4.875	102.978	102.878	102.778	4.875	102.101	102.001	101.901	4.875	101.851	101.751	101.651
4.990	103.336	103.236	103.136	4.990	102.836	102.736	102.636	4.990	102.836	102.736	102.636	4.990	102.209	102.109	102.009	4.990	101.709	101.609	101.509
5.000	103.436	103.336	103.236	5.000	102.936	102.836	102.736	5.000	102.936	102.836	102.736	5.000	102.309	102.209	102.109	5.000	101.809	101.709	101.609
5.125	103.511	103.411	103.311	5.125	103.011	102.911	102.811	5.125	103.011	102.911	102.811	5.125	101.979	101.879	101.779	5.125	101.479	101.379	101.279
5.250	104.065	103.965	103.865	5.250	103.565	103.465	103.365	5.250	103.565	103.465	103.365	5.250	102.533	102.433	102.333	5.250	102.033	101.933	101.833
5.375	104.365	104.265	104.165	5.375	104.365	104.265	104.165	5.375	104.365	104.265	104.165	5.375	102.833	102.733	102.633	5.375	102.833	102.733	102.633
5.500	104.591	104.491	104.391	5.500	104.591	104.491	104.391	5.500	104.591	104.491	104.391	5.500	103.059	102.959	102.859	5.500	103.059	102.959	102.859
5.625	104.593	104.493	104.393	5.625	104.593	104.493	104.393	5.625	104.593	104.493	104.393	5.625	102.454	102.354	102.254	5.625	102.454	102.354	102.254
5.750	105.022	104.922	104.822	5.750	105.022	104.922	104.822	5.750	105.022	104.922	104.822	5.750	102.883	102.783	102.683	5.750	102.883	102.783	102.683
5.875	105.313	105.213	105.113	5.875	105.313	105.213	105.113	5.875	105.313	105.213	105.113	5.875	103.174	103.074	102.974	5.875	103.174	103.074	102.974
5.990	105.482	105.382	105.282	5.990	105.482	105.382	105.282	5.990	105.482	105.382	105.282	5.990	103.343	103.243	103.143	5.990	103.343	103.243	103.143
6.000	105.582	105.482	105.382	6.000	105.582	105.482	105.382	6.000	105.582	105.482	105.382	6.000	103.443	103.343	103.243	6.000	103.443	103.343	103.243
6.125	105.523	105.423	105.323	6.125	105.523	105.423	105.323	6.125	105.523	105.423	105.323	6.125	102.554	102.454	102.344	6.125	102.554	102.454	102.344
6.250	105.793	105.693	105.588	6.250	105.793	105.693	105.588	6.250	105.793	105.693	105.588	6.250	102.980	102.880	102.775	6.250	102.980	102.880	102.775
6.375	106.409	106.309	106.209	6.375	106.409	106.309	106.209	6.375	106.409	106.309	106.209	6.375	103.446	103.346	103.246	6.375	103.446	103.346	103.246
6.500	107.034	106.934	106.834	6.500	107.034	106.934	106.834	6.500	107.034	106.934	106.834	6.500	103.921	103.821	103.721	6.500	103.921	103.821	103.721
6.625	107.461	107.361	107.261	6.625	107.461	107.361	107.261	6.625	107.461	107.361	107.261	6.625	104.198	104.098	103.998	6.625	104.198	104.098	103.998
6.750	107.742	107.642	107.542	6.750	107.742	107.642	107.542	6.750	107.742	107.642	107.542	6.750	104.329	104.229	104.129	6.750	104.329	104.229	104.129
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	101.300	101.200	101.100	4.750	101.073	100.973	100.873	4.750	101.448	101.348	101.248	4.750	101.448	101.348	101.248	3.750	100.725	100.625	100.525
4.875	101.851	101.751	101.651	4.875	101.534	101.434	101.334	4.875	101.909	101.809	101.709	4.875	101.909	101.809	101.709	3.875	101.270	101.170	101.070
4.990	101.709	101.609	101.509	4.990	102.000	101.900	101.800	4.990	102.375	102.275	102.175	4.990	102.375	102.275	102.175	3.990	101.428	101.328	101.228
5.000	101.809	101.709	101.609	5.000	102.051	101.951	101.851	5.000	102.426	102.326	102.226	5.000	102.426	102.326	102.226	4.000	101.528	101.428	101.328
5.125	101.479	101.379	101.279	5.125	102.778	102.678	102.578	5.125	103.153	103.053	102.953	5.125	103.153	103.053	102.953	4.125	102.018	101.918	101.818
5.250	102.033	101.933	101.833	4.875	103.207	103.107	103.007	4.875	103.582	103.482	103.382	4.875	103.582	103.482	103.382	4.250	102.303	102.203	102.103
5.375	102.833	102.733	102.633	4.990	103.259	103.159	103.059	4.990	103.384	103.284	103.184	4.990	103.384	103.284	103.184	4.375	102.709	102.609	102.509
5.500	103.059	102.959	102.859	5.000	103.359	103.259	103.159	5.000	103.484	103.384	103.284	5.000	103.484	103.384	103.284	4.500	102.481	102.381	102.281
5.625	102.454	102.354	102.254	5.125	103.614	103.514	103.414	5.125	103.739	103.639	103.539	5.125	103.739	103.639	103.539	4.625	102.755	102.655	102.555
5.750	102.883	102.783	102.683	5.250	104.047	103.947	103.847	5.250	104.172	104.072	103.972	5.250	104.172	104.072	103.972	4.750	103.178	103.078	102.978
5.875	103.174	103.074	102.974	5.375	104.224	104.124	104.024	5.375	104.224	104.124	104.024	5.375	104.224	104.124	104.024	4.875	103.292	103.192	103.092
5.990	103.343	103.243	103.143	5.500	104.487	104.387	104.287	5.500	104.487	104.387	104.287	5.500	104.487	104.387	104.287	4.990	103.101	103.001	102.901
6.000	103.443	103.343	103.243	5.625	104.551	104.451	104.351	5.625	104.551	104.451	104.351	5.625	104.551	104.451	104.351	5.000	103.201	103.101	103.001
6.125	102.554	102.454	102.344	5.750	104.914	104.814	104.714	5.750	104.914	104.814	104.714	5.750	104.914	104.814	104.714	5.125	103.614	103.514	103.414
6.250	102.980	102.880	102.775	5.875	105.310	105.210	105.110	5.875	105.310	105.210	105.110	5.875	105.310	105.210	105.110	5.250	103.822	103.722	103.622
6.375	103.446	103.346	103.246	5.990	105.477	105.377	105.277	5.990	105.477	105.377	105.277	5.990	105.477	105.377	105.277	5.375	104.054	103.954	103.854
6.500	103.921	103.821	103.721	6.000	105.577	105.477	105.377	6.000	105.577	105.477	105.377	6.000	105.577	105.477	105.377	5.500	102.558	102.458	102.358
6.625	104.198	104.098	103.998	6.125	105.023	104.923	104.811	6.125	105.023	104.923	104.811	6.125	105.023	104.923	104.811	5.625	102.920	102.820	102.720
6.750	104.329	104.229	104.129	6.250	105.393	105.293	105.185	6.250	105.393	105.293	105.185	6.250	105.393	105.293	105.185	5.750	103.225	103.125	103.025
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	101.225	101.125	101.025	3.750	101.225	101.125	101.025	3.750	100.166	100.066	99.966	3.750	100.666	100.566	100.466	3.750	100.666	100.566	100.466
3.875	101.520	101.420	101.320	3.875	101.520	101.420	101.320	3.875	100.711	100.611	100.511	3.875	100.961	100.861	100.761	3.875	100.961	100.861	100.761
3.990	101.678	101.578	101.478	3.990	101.678	101.578	101.478	3.990	100.730	100.630	100.530	3.990	100.620	100.520	100.420	3.990	100.620	100.520	100.420
4.000	101.778	101.678	101.578	4.000	101.778	101.678	101.578	4.000	100.470	100.370	100.270	4.000	100.720	100.620	100.520	4.000	100.720	100.620	100.520
4.125	102.268	102.168	102.068	4.125	102.268	102.168	102.068	4.125	100.960	100.860	100.760	4.125	101.210	101.110	101.010	4.125	101.210	101.110	101.010
4.250	102.553	102.453	102.353	4.250	102.553	102.453	102.353	4.250	101.245	101.145	101.045	4.250	101.495	101.395	101.295	4.250	101.495	101.395	101.295
4.375	102.709	102.609	102.509	4.375	102.709	102.609	102.509	4.375	101.651	101.551	101.451	4.375	101.651	101.551	101.451	4.375	101.651	101.551	101.451
4.500	102.481	102.381	102.281	4.500	102.481	102.381	102.281	4.500	100.824	100.724	100.624	4.500	100.824	100.724	100.624	4.500	100.824	100.724	100.624
4.625	102.755	102.655	102.555	4.625	102.755	102.655	102.555	4.625	101.098	100.998	100.898	4.625	101.098	100.998	100.898	4.625	101.098	100.998	100.898
4.750	103.178	103.078	102.978	4.750	103.178														



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.:

3/8/2019

45 Day Lock Exp.:

3/25/2019

60 Day Lock Exp.:

4/8/2019

W. Rate Sheet Dated: 2/6/2019

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	102.549	102.449	102.349	4.250	100.919	100.819	100.719	3.750	100.552	100.452	100.352	4.750	101.250	101.150	101.050	3.750	99.989	99.889	99.789
4.875	103.108	103.008	102.908	4.375	101.382	101.282	101.182	3.875	101.102	101.002	100.902	4.875	101.809	101.709	101.609	3.875	100.539	100.439	100.339
4.990	103.237	103.137	103.037	4.500	101.855	101.755	101.655	3.990	101.317	101.217	101.117	4.990	101.938	101.838	101.738	3.990	100.249	100.149	100.049
5.000	103.337	103.237	103.137	4.625	102.121	102.021	101.921	4.000	101.417	101.317	101.217	5.000	102.038	101.938	101.838	4.000	100.349	100.249	100.149
5.125	103.426	103.326	103.226	4.750	102.654	102.554	102.454	4.125	101.911	101.811	101.711	5.125	101.800	101.700	101.600	4.125	100.843	100.743	100.643
5.250	103.988	103.888	103.788	4.875	103.087	102.987	102.887	4.250	102.199	102.099	101.999	5.250	102.362	102.262	102.162	4.250	101.131	101.031	100.931
5.375	104.295	104.195	104.095	4.990	103.144	103.044	102.944	4.375	102.605	102.505	102.405	5.375	102.669	102.569	102.469	4.375	101.537	101.437	101.337
5.500	104.532	104.432	104.332	5.000	103.244	103.144	103.044	4.500	102.290	102.190	102.090	5.500	102.906	102.806	102.706	4.500	100.633	100.533	100.433
5.625	104.547	104.447	104.347	5.125	103.485	103.385	103.285	4.625	102.566	102.466	102.366	5.625	102.423	102.323	102.223	4.625	100.909	100.809	100.709
5.750	104.981	104.881	104.781	5.250	103.923	103.823	103.723	4.750	102.993	102.893	102.793	5.750	102.857	102.757	102.657	4.750	101.336	101.236	101.136
5.875	105.273	105.173	105.073	5.375	104.102	104.002	103.902	4.875	103.106	103.006	102.906	5.875	103.149	103.049	102.949	4.875	101.449	101.349	101.249
5.990	105.445	105.345	105.245	5.500	104.368	104.268	104.168	4.990	102.903	102.803	102.703	5.990	103.321	103.221	103.121	4.990	100.996	100.896	100.796
6.000	105.545	105.445	105.345	5.625	104.410	104.310	104.210	5.000	103.003	102.903	102.803	6.000	103.421	103.321	103.221	5.000	101.096	100.996	100.896
6.125	105.444	105.344	105.244	5.750	104.778	104.678	104.578	5.125	103.418	103.318	103.218	6.125	102.475	102.375	102.275	5.125	101.511	101.411	101.311
6.250	105.717	105.617	105.503	5.875	105.178	105.078	104.978	5.250	103.627	103.527	103.427	6.250	102.904	102.804	102.690	5.250	101.720	101.620	101.520
6.375	106.358	106.258	106.156	5.990	105.348	105.248	105.148	5.375	103.863	103.763	103.663	6.375	103.395	103.295	103.193	5.375	101.956	101.856	101.756
6.500	106.434	106.334	106.234	6.000	105.448	105.348	105.248	5.500	102.376	102.276	102.176	6.500	103.321	103.221	103.121	5.500	100.219	100.119	100.019
6.625	106.922	106.822	106.722	6.125	104.917	104.817	104.697	5.625	102.742	102.642	102.542	6.625	103.659	103.559	103.459	5.625	100.585	100.485	100.385
6.750	107.263	107.163	107.063	6.250	105.290	105.190	105.074	5.750	103.052	102.952	102.852	6.750	103.850	103.750	103.650	5.750	100.895	100.795	100.695

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.:

3/8/2019

45 Day Lock Exp.:

3/25/2019

60 Day Lock Exp.:

4/8/2019

W. Rate Sheet Dated: 2/6/2019

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 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)