



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/11/2019

45 Day Lock Exp.: 3/25/2019

60 Day Lock Exp.: 4/8/2019

W. Rate Sheet Dated: 2/7/2019

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	100.280	100.130	99.980	3.750	99.708	99.558	99.408	2.375	94.918	94.768	94.618	3.125	97.424	97.274	97.124
3.875	100.782	100.632	100.482	3.875	100.161	100.011	99.861	2.500	93.867	93.717	93.567	3.250	97.974	97.824	97.674
4.000	101.280	101.130	100.980	4.000	100.548	100.398	100.248	2.625	94.767	94.617	94.467	3.375	98.355	98.205	98.055
4.125	101.780	101.630	101.480	4.125	100.893	100.743	100.593	2.750	97.702	97.552	97.402	3.500	98.710	98.560	98.410
4.250	102.179	102.054	101.954	4.250	101.290	101.165	101.065	2.875	98.237	98.087	97.937	3.625	99.105	98.955	98.805
4.375	102.669	102.544	102.444	4.375	101.668	101.543	101.443	3.000	98.686	98.536	98.386	Margin = 2.250		Index = 2.580	
4.500	103.153	103.028	102.928	4.500	101.979	101.854	101.754	3.125	99.136	98.986	98.836				
4.625	103.552	103.427	103.327	4.625	102.315	102.190	102.090	3.250	99.492	99.342	99.192				
4.750	103.677	103.536	103.436	4.750	102.131	101.990	101.890	3.375	99.935	99.785	99.635				
4.875	103.321	103.180	103.080	4.875	102.454	102.314	102.214	3.500	100.380	100.230	100.080				
5.000	103.925	103.784	103.684	5.000	102.851	102.711	102.611	3.625	100.817	100.667	100.517				
5.125	104.125	103.985	103.885	5.125	103.088	102.947	102.847	3.750	100.819	100.669	100.519				
5.250	103.733	103.593	103.493	5.250	102.810	102.669	102.569	3.875	101.250	101.100	100.950				
5.375	103.916	103.775	103.675	5.375	103.124	102.983	102.883	4.000	101.615	101.465	101.315				
5.500	104.161	104.020	103.920	5.500	103.521	103.380	103.280	4.125	101.937	101.787	101.637				
5.625	104.465	104.324	104.224	5.625	103.607	103.467	103.367	4.250	101.452	101.302	101.152				
5.750	104.871	104.731	104.631	5.750	103.563	103.423	103.323	4.375	101.808	101.658	101.508				
5.875	104.904	104.764	104.664	5.875	103.887	103.747	103.647	4.500	102.096	101.946	101.796				
6.000	105.249	105.108	105.008	6.000	104.284	104.144	104.044	4.625	102.410	102.260	102.110				

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	99.080	98.930	98.780	3.750	98.708	98.558	98.408	2.375	93.918	93.768	93.618	3.125	96.424	96.274	96.124
3.875	99.582	99.432	99.282	3.875	99.161	99.011	98.861	2.500	92.867	92.717	92.567	3.250	96.974	96.824	96.674
4.000	100.080	99.930	99.780	4.000	99.548	99.398	99.248	2.625	93.767	93.617	93.467	3.375	97.355	97.205	97.055
4.125	100.580	100.430	100.280	4.125	99.893	99.743	99.593	2.750	96.702	96.552	96.402	3.500	97.710	97.560	97.410
4.250	100.929	100.804	100.704	4.250	100.290	100.165	100.065	2.875	97.237	97.087	96.937	3.625	98.105	97.955	97.805
4.375	101.419	101.294	101.194	4.375	100.668	100.543	100.443	3.000	97.686	97.536	97.386	Margin = 2.250		Index = 2.580	
4.500	101.903	101.778	101.678	4.500	100.979	100.854	100.754	3.125	98.136	97.986	97.836	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.302	102.177	102.077	4.625	101.315	101.190	101.090	3.250	98.492	98.342	98.192	Rate	30 Day	45 Day	60 Day
4.750	102.427	102.286	102.186	4.750	101.131	100.990	100.890	3.375	98.935	98.785	98.635	4.625	101.152	100.902	100.652
4.875	102.271	102.130	102.030	4.875	101.454	101.314	101.214	3.500	99.380	99.230	99.080	4.750	100.610	100.360	100.110
5.000	102.675	102.534	102.434	5.000	101.851	101.711	101.611	3.625	99.817	99.667	99.517	4.875	101.021	100.771	100.521
5.125	103.045	102.905	102.805	5.125	102.188	102.047	101.947	3.750	99.819	99.669	99.519	5.000	101.425	101.175	100.925
5.250	102.833	102.693	102.593	5.250	101.810	101.669	101.569	3.875	100.250	100.100	99.950	5.125	101.745	101.495	101.245
5.375	103.116	102.975	102.875	5.375	102.124	101.983	101.883	4.000	100.615	100.465	100.315	5.250	101.233	100.983	100.733
5.500	103.311	103.170	103.070	5.500	102.521	102.380	102.280	4.125	100.937	100.787	100.637	5.375	101.616	101.366	101.116
5.625	103.515	103.374	103.274	5.625	102.657	102.517	102.417	4.250	100.452	100.302	100.152	5.500	102.000	101.750	101.500
5.750	103.721	103.581	103.481	5.750	102.563	102.423	102.323	4.375	100.808	100.658	100.508	5.625	102.250	102.000	101.750
5.875	103.754	103.614	103.514	5.875	102.887	102.747	102.647	4.500	101.096	100.946	100.796	5.750	102.500	102.250	102.000
6.000	104.099	103.958	103.858	6.000	103.284	103.144	103.044	4.625	101.410	101.260	101.110	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:	2/7/2019	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	100.171	99.921	99.671	4.875	99.734	99.484	99.234
5.125	100.895	100.645	100.395	5.125	100.468	100.218	99.968
5.375	100.766	100.516	100.266	5.375	100.404	100.154	99.904
5.625	101.565	101.315	101.065	5.625	101.137	100.887	100.637
5.875	101.779	101.529	101.279	5.875	101.167	100.917	100.667
6.000	102.124	101.874	101.624	6.000	101.564	101.314	101.064
6.125	102.578	102.328	102.078	6.125	101.901	101.651	101.401
6.250	102.750	102.500	102.250	6.250	102.747	102.497	102.247
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	98.402	98.152	97.902	
4.750	97.860	97.610	97.360	
4.875	98.271	98.021	97.771	
5.000	98.675	98.425	98.175	
5.125	98.995	98.745	98.495	
5.250	98.483	98.233	97.983	
5.375	98.866	98.616	98.366	
5.500	99.250	99.000	98.750	
5.625	99.500	99.250	99.000	
5.750	99.750	99.500	99.250	
5.875	100.000	99.750	99.500	

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/11/2019

45 Day Lock Exp.:

3/25/2019

60 Day Lock Exp.:

4/8/2019

W. Rate Sheet Dated: 2/7/2019

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	98.811	98.661	98.511	3.750	98.239	98.089	97.939	2.375	91.418	91.268	91.118	3.125	95.74	95.587	95.437
3.875	99.313	99.163	99.013	3.875	98.692	98.542	98.392	2.500	90.367	90.217	90.067	3.250	96.97	96.824	96.674
4.000	99.811	99.661	99.511	4.000	99.080	98.930	98.780	2.625	91.267	91.117	90.967	3.375	97.36	97.205	97.055
4.125	100.311	100.161	100.011	4.125	99.424	99.274	99.124	2.750	96.015	95.865	95.715	3.500	97.71	97.560	97.410
4.250	100.742	100.617	100.517	4.250	99.852	99.727	99.627	2.875	96.549	96.399	96.249	3.625	98.11	97.955	97.805
4.375	101.232	101.107	101.007	4.375	100.231	100.106	100.006	3.000	96.999	96.849	96.699	Margin = 2.250		Index = 2.580	
4.500	101.715	101.590	101.490	4.500	100.541	100.416	100.316	3.125	97.448	97.298	97.148				
4.625	102.114	101.989	101.889	4.625	100.878	100.753	100.653	3.250	98.492	98.342	98.192				
4.750	101.927	101.786	101.686	4.750	100.381	100.240	100.140	3.375	98.935	98.785	98.635				
4.875	101.571	101.430	101.330	4.875	100.704	100.564	100.464	3.500	99.380	99.230	99.080				
5.000	102.175	102.034	101.934	5.000	101.101	100.961	100.861	3.625	99.817	99.667	99.517				
5.125	102.375	102.235	102.135	5.125	101.338	101.197	101.097	3.750	99.351	99.201	99.051				
5.250	101.702	101.561	101.461	5.250	100.779	100.638	100.538	3.875	99.781	99.631	99.481				
5.375	101.885	101.744	101.644	5.375	101.093	100.952	100.852	4.000	100.146	99.996	99.846				
5.500	102.130	101.989	101.889	5.500	101.490	101.349	101.249	4.125	100.468	100.318	100.168				
5.625	102.433	102.293	102.193	5.625	101.576	101.435	101.335	4.250	100.014	99.864	99.714				
5.750	102.340	102.200	102.100	5.750	101.032	100.891	100.791	4.375	100.370	100.220	100.070				
5.875	102.373	102.232	102.132	5.875	101.356	101.215	101.115	4.500	100.658	100.508	100.358				
6.000	102.718	102.577	102.477	6.000	101.753	101.612	101.512	4.625	100.972	100.822	100.672				

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	97.611	97.461	97.311	3.750	97.239	97.089	96.939	2.375	92.168	92.018	91.868	3.125	94.737	94.587	94.437
3.875	98.113	97.963	97.813	3.875	97.692	97.542	97.392	2.500	91.117	90.967	90.817	3.250	95.974	95.824	95.674
4.000	98.611	98.461	98.311	4.000	98.080	97.930	97.780	2.625	92.017	91.867	91.717	3.375	96.355	96.205	96.055
4.125	99.111	98.961	98.811	4.125	98.424	98.274	98.124	2.750	95.796	95.646	95.496	3.500	96.710	96.560	96.410
4.250	99.492	99.367	99.267	4.250	98.852	98.727	98.627	2.875	96.331	96.181	96.031	3.625	97.105	96.955	96.805
4.375	99.982	99.857	99.757	4.375	99.231	99.106	99.006	3.000	96.780	96.630	96.480	Margin = 2.250		Index = 2.580	
4.500	100.465	100.340	100.240	4.500	99.541	99.416	99.316	3.125	97.229	97.079	96.929	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.864	100.739	100.639	4.625	99.878	99.753	99.653	3.250	97.399	97.249	97.099	Rate	30 Day	45 Day	60 Day
4.750	100.677	100.536	100.436	4.750	99.381	99.240	99.140	3.375	97.841	97.691	97.541	4.625	99.714	99.464	99.214
4.875	100.521	100.380	100.280	4.875	99.704	99.564	99.464	3.500	98.286	98.136	97.986	4.750	98.860	98.610	98.360
5.000	100.925	100.784	100.684	5.000	100.101	99.961	99.861	3.625	98.723	98.573	98.423	4.875	99.271	99.021	98.771
5.125	101.295	101.155	101.055	5.125	100.438	100.297	100.197	3.750	98.569	98.419	98.269	5.000	99.675	99.425	99.175
5.250	100.802	100.661	100.561	5.250	99.779	99.638	99.538	3.875	99.000	98.850	98.700	5.125	99.995	99.745	99.495
5.375	101.085	100.944	100.844	5.375	100.093	99.952	99.852	4.000	99.365	99.215	99.065	5.250	99.202	98.952	98.702
5.500	101.280	101.139	101.039	5.500	100.490	100.349	100.249	4.125	99.687	99.537	99.387	5.375	99.585	99.335	99.085
5.625	101.483	101.343	101.243	5.625	100.626	100.485	100.385	4.250	98.889	98.739	98.589	5.500	99.968	99.718	99.468
5.750	101.190	101.050	100.950	5.750	100.032	99.891	99.791	4.375	99.245	99.095	98.945	5.625	100.218	99.968	99.718
5.875	101.223	101.082	100.982	5.875	100.356	100.215	100.115	4.500	99.533	99.383	99.233	5.750	99.969	99.719	99.469
6.000	101.568	101.427	101.327	6.000	100.753	100.612	100.512	4.625	99.847	99.697	99.547	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:	2/7/2019 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	98.421	98.171	97.921	4.875	97.984	97.734	97.484
5.125	99.145	98.895	98.645	5.125	98.718	98.468	98.218
5.375	98.735	98.485	98.235	5.375	98.373	98.123	97.873
5.625	99.533	99.283	99.033	5.625	99.106	98.856	98.606
5.875	99.248	98.998	98.748	5.875	98.636	98.386	98.136
6.000	99.593	99.343	99.093	6.000	99.033	98.783	98.533
6.125	100.047	99.797	99.547	6.125	99.369	99.119	98.869
6.250	99.250	99.000	98.750	6.250	99.247	98.997	98.747
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	96.964	96.714	96.464	
4.750	96.110	95.860	95.610	
4.875	96.521	96.271	96.021	
5.000	96.925	96.675	96.425	
5.125	97.245	96.995	96.745	
5.250	96.452	96.202	95.952	
5.375	96.835	96.585	96.335	
5.500	97.218	96.968	96.718	
5.625	97.468	97.218	96.968	
5.750	97.219	96.969	96.719	
5.875	97.469	97.219	96.969	

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/11/2019
45 Day Lock Exp.: 3/25/2019
60 Day Lock Exp.: 4/8/2019

W. Rate Sheet Dated: 2/7/2019

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	100.897	100.797	100.697	4.375	100.170	100.070	99.970	4.375	99.983	99.883	99.783	4.375	100.103	100.003	99.903	4.375	99.376
4.500	101.442	101.342	101.242	4.500	100.771	100.671	100.571	4.500	100.584	100.484	100.384	4.500	100.643	100.543	100.443	4.500	99.972
4.625	101.627	101.527	101.427	4.625	101.195	101.095	100.995	4.625	101.148	101.048	100.948	4.625	100.908	100.808	100.708	4.625	100.276
4.750	102.215	102.115	102.015	4.750	101.954	101.854	101.754	4.750	101.950	101.850	101.750	4.750	101.144	101.044	100.944	4.750	100.683
4.875	102.731	102.631	102.531	4.875	102.533	102.433	102.333	4.875	102.533	102.433	102.333	4.875	101.642	101.542	101.442	4.875	101.344
4.990	102.969	102.869	102.769	4.990	102.808	102.708	102.608	4.990	102.808	102.708	102.608	4.990	102.026	101.926	101.826	4.990	101.665
5.000	103.069	102.969	102.869	5.000	102.908	102.808	102.708	5.000	102.908	102.808	102.708	5.000	102.126	102.026	101.926	5.000	101.765
5.125	103.366	103.266	103.166	5.125	103.241	103.141	103.041	5.125	103.241	103.141	103.041	5.125	102.345	102.245	102.145	5.125	102.020
5.250	103.675	103.575	103.475	5.250	103.806	103.706	103.606	5.250	103.896	103.796	103.696	5.250	102.528	102.428	102.328	5.250	102.328
5.375	104.009	103.909	103.809	5.375	104.135	104.035	103.935	5.375	104.229	104.129	104.029	5.375	102.679	102.579	102.479	5.375	102.479
5.500	104.291	104.191	104.091	5.500	104.398	104.298	104.198	5.500	104.492	104.392	104.292	5.500	103.101	103.001	102.901	5.500	103.001
5.625	104.620	104.520	104.420	5.625	104.636	104.536	104.436	5.625	104.730	104.630	104.530	5.625	103.040	102.940	102.840	5.625	103.040
5.750	104.899	104.799	104.699	5.750	105.242	105.142	105.042	5.750	105.105	105.005	104.905	5.750	103.257	103.157	103.057	5.750	103.257
5.875	105.084	104.984	104.884	5.875	105.597	105.497	105.397	5.875	105.659	105.559	105.459	5.875	103.265	103.165	103.065	5.875	103.265
5.990	105.195	105.095	104.995	5.990	105.780	105.680	105.580	5.990	105.843	105.743	105.643	5.990	103.262	103.162	103.062	5.990	103.262
6.000	105.295	105.195	105.095	6.000	105.880	105.780	105.680	6.000	105.943	105.843	105.743	6.000	103.262	103.162	103.062	6.000	103.262
6.125	105.857	105.757	105.657	6.125	106.153	106.053	105.953	6.125	106.215	106.115	106.015	6.125	103.304	103.204	103.104	6.125	103.304
6.250	106.102	106.002	105.902	6.250	106.356	106.256	106.156	6.250	106.418	106.318	106.218	6.250	103.324	103.224	103.124	6.250	103.324
6.375	105.931	105.797	105.731	6.375	106.438	106.292	106.238	6.375	106.550	106.430	106.350	6.375	101.583	101.437	101.383	6.375	101.583

30/25 Year >125 High Balance																	
30/25 Year >125 High Balance						20 Year						20 Year >125					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day
4.375	99.189	99.089	98.989	4.625	102.071	101.971	101.871	4.625	101.370	101.270	101.170	4.625	101.308	101.108	101.108	3.375	99.068
4.500	99.785	99.685	99.585	4.750	102.533	102.433	102.333	4.750	101.841	101.741	101.641	4.750	101.778	101.578	101.578	3.500	99.567
4.625	100.429	100.329	100.229	4.875	102.925	102.825	102.725	4.875	102.374	102.274	102.174	4.875	102.311	102.111	102.111	3.625	100.029
4.750	100.879	100.779	100.679	4.990	103.072	102.972	102.872	4.990	102.614	102.514	102.414	4.990	102.552	102.352	102.352	3.750	100.384
4.875	101.444	101.344	101.244	5.000	103.172	103.072	102.972	5.000	102.714	102.614	102.514	5.000	102.652	102.452	102.452	3.875	100.814
4.990	101.865	101.765	101.665	5.125	103.403	103.303	103.203	5.125	103.037	102.937	102.837	5.125	102.974	102.774	102.774	3.990	101.179
5.000	101.965	101.865	101.765	5.250	103.813	103.713	103.613	5.250	103.212	103.112	103.012	5.250	103.056	102.856	102.856	4.000	101.279
5.125	102.220	102.120	102.020	5.375	103.987	103.887	103.787	5.375	103.470	103.370	103.270	5.375	103.314	103.114	103.114	4.125	101.718
5.250	102.528	102.428	102.328	5.500	104.209	104.109	104.009	5.500	103.751	103.651	103.551	5.500	103.595	103.395	103.395	4.250	102.016
5.375	102.679	102.579	102.479	5.625	104.384	104.284	104.184	5.625	103.984	103.884	103.784	5.625	103.827	103.627	103.627	4.375	102.368
5.500	103.101	103.001	102.901	5.750	104.633	104.533	104.433	5.750	104.432	104.332	104.232	5.750	104.213	104.013	104.013	4.500	102.429
5.625	103.040	102.940	102.840	5.875	104.863	104.763	104.663	5.875	104.744	104.644	104.544	5.875	104.525	104.325	104.325	4.625	102.644
5.750	103.257	103.157	103.057	5.990	104.963	104.863	104.763	5.990	104.914	104.814	104.714	5.990	104.695	104.495	104.495	4.750	102.849
5.875	103.605	103.505	103.405	6.000	105.063	104.963	104.863	6.000	105.014	104.914	104.814	6.000	104.795	104.595	104.595	4.875	102.909
5.990	102.962	102.862	102.762	6.125	105.263	105.163	105.063	6.125	105.283	105.183	105.083	6.125	105.065	104.865	104.865	4.990	102.957
6.000	103.062	102.962	102.862	6.250	105.267	105.133	105.067	6.250	105.066	104.932	104.866	6.250	104.847	104.647	104.647	5.000	103.057
6.125	103.304	103.204	103.104	6.375	105.487	105.353	105.287	6.375	105.363	105.229	105.163	6.375	105.145	104.945	104.945	5.125	103.347
6.250	103.524	103.424	103.324	6.500	105.593	105.459	105.393	6.500	105.523	105.389	105.323	6.500	105.304	105.104	105.104	5.250	103.515
6.375	101.583	101.463	101.383	6.625	105.671	105.537	105.471	6.625	105.647	105.513	105.447	6.625	105.429	105.229	105.229	5.375	103.697

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	99.189	99.089	98.989	4.625	102.071	101.971	101.871	4.625	101.370	101.270	101.170	4.625	101.308	101.108	101.108	3.375	99.068	98.968	98.868	3.375	99.155	98.955	98.955
4.500	99.785	99.685	99.585	4.750	102.533	102.433	102.333	4.750	101.841	101.741	101.641	4.750	101.778	101.578	101.578	3.500	99.567	99.467	99.367	3.500	99.479	99.279	99.279
4.625	100.429	100.329	100.229	4.875	102.925	102.825	102.725	4.875	102.374	102.274	102.174	4.875	102.311	102.111	102.111	3.625	100.029	99.929	99.829	3.625	99.791	99.591	99.591
4.750	100.879	100.779	100.679	4.990	103.072	102.972	102.872	4.990	102.614	102.514	102.414	4.990	102.552	102.352	102.352	3.750	100.384	100.284	100.184	3.750	100.709	100.509	100.509
4.875	101.444	101.344	101.244	5.000	103.172	103.072	102.972	5.000	102.714	102.614	102.514	5.000	102.652	102.452	102.452	3.875	100.814	100.714	100.614	3.875	101.010	100.810	100.810
4.990	101.865	101.765	101.665	5.125	103.403	103.303	103.203	5.125	103.037	102.937	102.837	5.125	102.974	102.774	102.774	3.990	101.179	101.079	100.979	3.990	101.189	100.989	100.989
5.000	101.965	101.865	101.765	5.250	103.813	103.713	103.613	5.250	103.212	103.112	103.012	5.250	103.056	102.856	102.856	4.000	101.279	101.179	101.079	4.000	101.289	101.089	101.089
5.125	102.220	102.120	102.020	5.375	103.987	103.887	103.787	5.375	103.470	103.370	103.270	5.375	103.314	103.114	103.114	4.125	101.718	101.618	101.518	4.125	101.553	101.353	101.353
5.250	102.528	102.428	102.328	5.500	104.209	104.109	104.009	5.500	103.751	103.651	103.551	5.500	103.595	103.395	103.395	4.250	102.016	101.916	101.816	4.250	101.784	101.584	101.584
5.375	102.679	102.579	102.479	5.625	104.384	104.284	104.184	5.625	103.984	103.884	103.784	5.625	103.827	103.627	103.627	4.375	102.368	102.268	102.168	4.375	101.987	101.787	101.787
5.500	103.101	103.001	102.901	5.750	104.633	104.533	104.433	5.750	104.432	104.332	104.232	5.750	104.213	104.013	104.013	4.500	102.429	102.329	102.229	4.500	102.059	101.859	101.859
5.625	103.040	102.940	102.840	5.875	104.863	104.763	104.663	5.875	104.744	104.644	104.544	5.875	104.525	104.325	104.325	4.625	102.644	102.544	102.444	4.625	102.303	102.103	102.103
5.750	103.257	103.157	103.057	5.990	104.963	104.863	104.763	5.990	104.814	104.714	104.614	5.990	104.695	104.495	104.495	4.750	102.849	102.749	102.649	4.750	102.495	102.295	102.295
5.875	103.605	103.505	103.405	6.000	105.063	104.963	104.863	6.000	105.014	104.914	104.814	6.000	104.795	104.595	104.595	4.875	102.909	102.809	102.709	4.875	102.667	102.467	102.467
5.990	102.962	102.862	102.762	6.125	105.263	105.163	105.063	6.125	105.283	105.183	105.083	6.125	105.065	104.865	104.865	4.990	102.957	102.857	102.757	4.990	102.737	102.537	102.537
6.000	103.062	102.962	102.862	6.250	105.267	105.133	105.067	6.250	105.066	104.932	104.866	6.250	104.847	104.647	104.647	5.000	103.057	102.957	102.857	5.000	102.837	102.637	102.637
6.125	103.304	103.204	103.104	6.375	105.487	105.353	105.287	6.375	105.363	105.229	105.163	6.375	105.145	104.945	104.945	5.125	103.347	103.247	103.147	5.125	102.818	102.618	102.618
6.250	103.524	103.424	103.324	6.500	105.593	105.459	105.393	6.500	105.523	105.389	105.323	6.500	105.304	105.104	105.104	5.250	103.515	103.415	103.315	5.250	103.020	102.820	102.820
6.375	101.583	101.463	101.383	6.625	105.671	105.537	105.471	6.625	105.647	105.513	105.447	6.625	105.429	105.229	105.229	5.375	103.697	103.597	103.497	5.375	103.217	103.017	103.017



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.: 3/11/2019
45 Day Lock Exp.: 3/25/2019
60 Day Lock Exp.: 4/8/2019

W. Rate Sheet Dated: 2/7/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																																							
30/25 Year								30/25 Year 105-125								30/25 Year >125								30/25 Year SC								30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
4.750	102.623	102.523	102.423	4.750	102.373	102.273	102.173	4.750	102.373	102.273	102.173	4.750	101.496	101.396	101.296	4.750	101.246	101.146	101.046	4.750	101.246	101.146	101.046	4.750	101.246	101.146	101.046	4.750	101.246	101.146	101.046								
4.875	103.177	103.077	102.977	4.875	102.927	102.827	102.727	4.875	102.927	102.827	102.727	4.875	102.050	101.950	101.850	4.875	101.800	101.700	101.600	4.875	101.800	101.700	101.600	4.875	101.800	101.700	101.600	4.875	101.800	101.700	101.600								
4.990	103.284	103.184	103.084	4.990	102.784	102.684	102.584	4.990	102.784	102.684	102.584	4.990	102.157	102.057	101.957	4.990	101.657	101.557	101.457	4.990	101.657	101.557	101.457	4.990	101.657	101.557	101.457	4.990	101.657	101.557	101.457								
5.000	103.384	103.284	103.184	5.000	102.884	102.784	102.684	5.000	102.884	102.784	102.684	5.000	102.257	102.157	102.057	5.000	101.757	101.657	101.557	5.000	101.757	101.657	101.557	5.000	101.757	101.657	101.557	5.000	101.757	101.657	101.557								
5.125	103.428	103.328	103.228	5.125	102.928	102.828	102.728	5.125	102.928	102.828	102.728	5.125	101.896	101.796	101.696	5.125	101.396	101.296	101.196	5.125	101.396	101.296	101.196	5.125	101.396	101.296	101.196	5.125	101.396	101.296	101.196								
5.250	103.985	103.885	103.785	5.250	103.485	103.385	103.285	5.250	103.485	103.385	103.285	5.250	102.453	102.353	102.253	5.250	101.953	101.853	101.753	5.250	101.953	101.853	101.753	5.250	101.953	101.853	101.753	5.250	101.953	101.853	101.753								
5.375	104.283	104.183	104.083	5.375	104.283	104.183	104.083	5.375	104.283	104.183	104.083	5.375	102.751	102.651	102.551	5.375	102.251	102.151	102.051	5.375	102.251	102.151	102.051	5.375	102.251	102.151	102.051	5.375	102.251	102.151	102.051								
5.500	104.509	104.409	104.309	5.500	104.509	104.409	104.309	5.500	104.509	104.409	104.309	5.500	102.977	102.877	102.777	5.500	102.477	102.377	102.277	5.500	102.477	102.377	102.277	5.500	102.477	102.377	102.277	5.500	102.477	102.377	102.277								
5.625	104.557	104.457	104.357	5.625	104.557	104.457	104.357	5.625	104.557	104.457	104.357	5.625	102.418	102.318	102.218	5.625	101.918	101.818	101.718	5.625	101.918	101.818	101.718	5.625	101.918	101.818	101.718	5.625	101.918	101.818	101.718								
5.750	104.987	104.887	104.787	5.750	104.987	104.887	104.787	5.750	104.987	104.887	104.787	5.750	102.848	102.748	102.648	5.750	102.348	102.248	102.148	5.750	102.348	102.248	102.148	5.750	102.348	102.248	102.148	5.750	102.348	102.248	102.148								
5.875	105.277	105.177	105.077	5.875	105.277	105.177	105.077	5.875	105.277	105.177	105.077	5.875	103.138	103.038	102.938	5.875	102.638	102.538	102.438	5.875	102.638	102.538	102.438	5.875	102.638	102.538	102.438	5.875	102.638	102.538	102.438								
5.990	105.450	105.350	105.250	5.990	105.450	105.350	105.250	5.990	105.450	105.350	105.250	5.990	103.311	103.211	103.111	5.990	102.811	102.711	102.611	5.990	102.811	102.711	102.611	5.990	102.811	102.711	102.611	5.990	102.811	102.711	102.611								
6.000	105.550	105.450	105.350	6.000	105.550	105.450	105.350	6.000	105.550	105.450	105.350	6.000	103.411	103.311	103.211	6.000	102.911	102.811	102.711	6.000	102.911	102.811	102.711	6.000	102.911	102.811	102.711	6.000	102.911	102.811	102.711								
6.125	105.484	105.384	105.284	6.125	105.484	105.384	105.284	6.125	105.484	105.384	105.284	6.125	102.515	102.415	102.315	6.125	102.015	101.915	101.815	6.125	102.015	101.915	101.815	6.125	102.015	101.915	101.815	6.125	102.015	101.915	101.815								
6.250	105.755	105.655	105.555	6.250	105.755	105.655	105.555	6.250	105.755	105.655	105.555	6.250	102.942	102.842	102.742	6.250	102.442	102.342	102.242	6.250	102.442	102.342	102.242	6.250	102.442	102.342	102.242	6.250	102.442	102.342	102.242								
6.375	106.366	106.266	106.166	6.375	106.366	106.266	106.166	6.375	106.366	106.266	106.166	6.375	103.403	103.303	103.203	6.375	102.903	102.803	102.703	6.375	102.903	102.803	102.703	6.375	102.903	102.803	102.703	6.375	102.903	102.803	102.703								
6.500	106.993	106.893	106.793	6.500	106.993	106.893	106.793	6.500	106.993	106.893	106.793	6.500	103.880	103.780	103.680	6.500	103.380	103.280	103.180	6.500	103.380	103.280	103.180	6.500	103.380	103.280	103.180	6.500	103.380	103.280	103.180								
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	6.625	103.655	103.555	103.455	6.625	103.655	103.555	103.455	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	6.750	103.786	103.686	103.586	6.750	103.786	103.686	103.586	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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
4.750	101.246	101.146	101.046	4.750	101.049	100.949	100.849	4.750	101.424	101.324	101.224	4.750	101.424	101.324	101.224	4.750	101.424	101.324	101.224	4.750	101.424	101.324	101.224	4.750	101.424	101.324	101.224	4.750	101.424	101.324	101.224								
4.875	101.800	101.700	101.600	4.875	101.512	101.412	101.312	4.875	101.887	101.787	101.687	4.875	101.887	101.787	101.687	4.875	101.887	101.787	101.687	4.875	101.887	101.787	101.687	4.875	101.887	101.787	101.687	4.875	101.887	101.787	101.687								
4.990	101.657	101.557	101.457	4.990	101.982	101.882	101.782	4.990	102.357	102.257	102.157	4.990	102.357	102.257	102.157	4.990	102.357	102.257	102.157	4.990	102.357	102.257	102.157	4.990	102.357	102.257	102.157	4.990	102.357	102.257	102.157								
5.000	101.757	101.657	101.557	5.000	102.099	101.999	101.899	5.000	102.574	102.474	102.374	5.000	102.574	102.474	102.374	5.000	102.574	102.474	102.374	5.000	102.574	102.474	102.374	5.000	102.574	102.474	102.374	5.000	102.574	102.474	102.374								
5.125	101.396	101.296	101.196	5.125	102.728	102.628	102.528	5.125	103.103	103.003	102.903	5.125	103.103	103.003	102.903	5.125	103.103	103.003	102.903	5.125	103.103	103.003	102.903	5.125	103.103	103.003	102.903	5.125	103.103	103.003	102.903								
5.250	101.953	101.853	101.753	5.250	103.159	103.059	102.959	5.250	103.534	103.434	103.334	5.250	103.534	103.434	103.334	5.250	103.534	103.434	103.334	5.250	103.534	103.434	103.334	5.250	103.534	103.434	103.334	5.250	103.534	103.434	103.334								
5.375	102.751	102.651	102.551	4.990	103.211	103.111	103.011	4.990	103.336	103.236	103.136	4.990	103.336	103.236	103.136	4.990	103.336	103.236	103.136	4.990	103.336	103.236	103.136	4.990	103.336	103.236	103.136	4.990	103.336	103.236	103.136								
5.500	102.977	102.877	102.777	5.000	103.311	103.211	103.111	5.000	103.436	103.336	103.236	5.000	103.436	103.336	103.236	5.000	103.436	103.336	103.236	5.000	103.436	103.336	103.236	5.000	103.436	103.336	103.236	5.000	103.436	103.336	103.236								
5.625	102.418	102.318	102.218	5.125	103.536	103.436	103.336	5.125	103.661	103.561	103.461	5.125	103.661	103.561	103.461	5.125	103.661	103.561	103.461	5.125	103.661	103.561	103.461	5.125	103.661	103.561	103.461	5.125	103.661	103.561	103.461								
5.750	102.848	102.748	102.648	5.250	103.970	103.870	103.770	5.250	104.095	103.995	103.895	5.250	104.095	103.995	103.895	5.250	104.095	103.995	103.895	5.250	104.095	103.995	103.895	5.250	104.095	103.995	103.895	5.250	104.095	103.995	103.895								
5.875	103.138	103.038	102.938	5.375	104.146	104.046	103.946	5.375	104.146	104.046	103.946	5.375	104.146	104.046	103.946	5.375	104.146	104.046	103.946	5.375	104.146	104.046	103.946	5.375	104.146	104.046	103.946	5.375	104.146	104.046	103.946								
5.990	103.311	103.211	103.111	5.500	104.406	1																																	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/11/2019

45 Day Lock Exp.:

3/25/2019

60 Day Lock Exp.:

4/8/2019

W. Rate Sheet Dated: 2/7/2019

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	102.677	102.577	102.477	4.250	101.073	100.973	100.873	3.750	100.725	100.625	100.525	4.750	101.550	101.450	101.350	3.750	100.166	100.066	99.966
4.875	103.228	103.128	103.028	4.375	101.534	101.434	101.334	3.875	101.270	101.170	101.070	4.875	102.101	102.001	101.901	3.875	100.711	100.611	100.511
4.990	103.336	103.236	103.136	4.500	102.000	101.900	101.800	3.990	101.428	101.328	101.228	4.990	102.209	102.109	102.009	3.990	100.370	100.270	100.170
5.000	103.436	103.336	103.236	4.625	102.251	102.151	102.051	4.000	101.528	101.428	101.328	5.000	102.309	102.209	102.109	4.000	100.470	100.370	100.270
5.125	103.511	103.411	103.311	4.750	102.778	102.678	102.578	4.125	102.018	101.918	101.818	5.125	101.979	101.879	101.779	4.125	100.960	100.860	100.760
5.250	104.065	103.965	103.865	4.875	103.207	103.107	103.007	4.250	102.303	102.203	102.103	5.250	102.533	102.433	102.333	4.250	101.245	101.145	101.045
5.375	104.365	104.265	104.165	4.990	103.259	103.159	103.059	4.375	102.709	102.609	102.509	5.375	102.833	102.733	102.633	4.375	101.651	101.551	101.451
5.500	104.591	104.491	104.391	5.000	103.359	103.259	103.159	4.500	102.481	102.381	102.281	5.500	103.059	102.959	102.859	4.500	100.824	100.724	100.624
5.625	104.593	104.493	104.393	5.125	103.614	103.514	103.414	4.625	102.755	102.655	102.555	5.625	102.454	102.354	102.254	4.625	101.098	100.998	100.898
5.750	105.022	104.922	104.822	5.250	104.047	103.947	103.847	4.750	103.178	103.078	102.978	5.750	102.883	102.783	102.683	4.750	101.521	101.421	101.321
5.875	105.313	105.213	105.113	5.375	104.224	104.124	104.024	4.875	103.292	103.192	103.092	5.875	103.174	103.074	102.974	4.875	101.635	101.535	101.435
5.990	105.482	105.382	105.282	5.500	104.487	104.387	104.287	4.990	103.101	103.001	102.901	5.990	103.343	103.243	103.143	4.990	101.194	101.094	100.994
6.000	105.582	105.482	105.382	5.625	104.551	104.451	104.351	5.000	103.201	103.101	103.001	6.000	103.443	103.343	103.243	5.000	101.294	101.194	101.094
6.125	105.523	105.423	105.313	5.750	104.914	104.814	104.714	5.125	103.614	103.514	103.414	6.125	102.554	102.454	102.344	5.125	101.707	101.607	101.507
6.250	105.793	105.693	105.588	5.875	105.310	105.210	105.110	5.250	103.822	103.722	103.622	6.250	102.980	102.880	102.775	5.250	101.915	101.815	101.715
6.375	106.409	106.309	106.209	5.990	105.477	105.377	105.277	5.375	104.054	103.954	103.854	6.375	103.446	103.346	103.246	5.375	102.147	102.047	101.947
6.500	106.498	106.398	106.298	6.000	105.577	105.477	105.377	5.500	102.558	102.458	102.358	6.500	103.385	103.285	103.185	5.500	100.401	100.301	100.201
6.625	106.985	106.885	106.785	6.125	105.023	104.921	104.811	5.625	102.920	102.820	102.720	6.625	103.722	103.622	103.522	5.625	100.763	100.663	100.563
6.750	107.326	107.226	107.126	6.250	105.393	105.293	105.185	5.750	103.225	103.125	103.025	6.750	103.913	103.813	103.713	5.750	101.068	100.968	100.868

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/11/2019

45 Day Lock Exp.:

3/25/2019

60 Day Lock Exp.:

4/8/2019

W. Rate Sheet Dated: 2/7/2019

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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)