



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.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.: 4/9/2019

W. Rate Sheet Dated: 2/8/2019

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	100.342	100.192	100.042	3.750	99.771	99.621	99.471	2.375	95.410	95.260	95.110	3.125	97.424	97.274	97.124
3.875	100.844	100.694	100.544	3.875	100.223	100.073	99.923	2.500	94.359	94.209	94.059	3.250	97.974	97.824	97.674
4.000	101.342	101.192	101.042	4.000	100.611	100.461	100.311	2.625	95.259	95.109	94.959	3.375	98.355	98.205	98.055
4.125	101.842	101.692	101.542	4.125	100.955	100.805	100.655	2.750	97.749	97.599	97.449	3.500	98.710	98.560	98.410
4.250	102.195	102.085	101.985	4.250	101.305	101.196	101.096	2.875	98.284	98.134	97.984	3.625	99.105	98.955	98.805
4.375	102.685	102.576	102.476	4.375	101.684	101.574	101.474	3.000	98.733	98.583	98.433	Margin = 2.250		Index = 2.580	
4.500	103.168	103.059	102.959	4.500	101.994	101.885	101.785	3.125	99.182	99.032	98.882				
4.625	103.567	103.458	103.358	4.625	102.331	102.221	102.121	3.250	99.524	99.374	99.224				
4.750	103.692	103.583	103.483	4.750	102.146	102.037	101.937	3.375	99.966	99.816	99.666				
4.875	103.336	103.227	103.127	4.875	102.470	102.361	102.261	3.500	100.411	100.261	100.111				
5.000	103.941	103.831	103.731	5.000	102.867	102.758	102.658	3.625	100.848	100.698	100.548				
5.125	104.141	104.031	103.931	5.125	103.103	102.994	102.894	3.750	100.855	100.705	100.555				
5.250	103.671	103.530	103.430	5.250	102.748	102.607	102.507	3.875	101.285	101.135	100.985				
5.375	103.853	103.713	103.613	5.375	103.061	102.921	102.821	4.000	101.650	101.500	101.350				
5.500	104.098	103.958	103.858	5.500	103.458	103.318	103.218	4.125	101.972	101.822	101.672				
5.625	104.402	104.262	104.162	5.625	103.545	103.404	103.304	4.250	101.444	101.294	101.144				
5.750	104.668	104.450	104.293	5.750	103.360	103.141	102.985	4.375	101.800	101.650	101.500				
5.875	104.701	104.482	104.326	5.875	103.684	103.465	103.309	4.500	102.088	101.938	101.788				
6.000	105.046	104.827	104.671	6.000	104.081	103.862	103.706	4.625	102.402	102.252	102.102				

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	99.142	98.992	98.842	3.750	98.771	98.621	98.471	2.375	94.410	94.260	94.110	3.125	96.424	96.274	96.124
3.875	99.644	99.494	99.344	3.875	99.223	99.073	98.923	2.500	93.359	93.209	93.059	3.250	96.974	96.824	96.674
4.000	100.142	99.992	99.842	4.000	99.611	99.461	99.311	2.625	94.259	94.109	93.959	3.375	97.355	97.205	97.055
4.125	100.642	100.492	100.342	4.125	99.955	99.805	99.655	2.750	96.749	96.599	96.449	3.500	97.710	97.560	97.410
4.250	100.945	100.835	100.735	4.250	100.305	100.196	100.096	2.875	97.284	97.134	96.984	3.625	98.105	97.955	97.805
4.375	101.435	101.326	101.226	4.375	100.684	100.574	100.474	3.000	97.733	97.583	97.433	Margin = 2.250		Index = 2.580	
4.500	101.918	101.809	101.709	4.500	100.994	100.885	100.785	3.125	98.182	98.032	97.882	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.317	102.208	102.108	4.625	101.331	101.221	101.121	3.250	98.524	98.374	98.224	Rate	30 Day	45 Day	60 Day
4.750	102.442	102.333	102.233	4.750	101.146	101.037	100.937	3.375	98.966	98.816	98.666	4.625	101.167	100.917	100.667
4.875	102.286	102.177	102.077	4.875	101.470	101.361	101.261	3.500	99.411	99.261	99.111	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	99.848	99.698	99.548	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	99.855	99.705	99.555	5.000	101.441	101.191	100.941
5.250	102.771	102.630	102.530	5.250	101.748	101.607	101.507	3.875	100.285	100.135	99.985	5.125	101.761	101.511	101.261
5.375	103.053	102.913	102.813	5.375	102.061	101.921	101.821	4.000	100.650	100.500	100.350	5.250	101.171	100.921	100.671
5.500	103.248	103.108	103.008	5.500	102.458	102.318	102.218	4.125	100.972	100.822	100.672	5.375	101.553	101.303	101.053
5.625	103.452	103.312	103.212	5.625	102.595	102.454	102.354	4.250	100.444	100.294	100.144	5.500	102.000	101.750	101.500
5.750	103.518	103.300	103.143	5.750	102.360	102.141	101.985	4.375	100.800	100.650	100.500	5.625	102.250	102.000	101.750
5.875	103.551	103.332	103.176	5.875	102.684	102.465	102.309	4.500	101.088	100.938	100.788	5.750	102.500	102.250	102.000
6.000	103.896	103.677	103.521	6.000	103.081	102.862	102.706	4.625	101.402	101.252	101.102	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	100.186	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	100.703	100.453	100.203	5.375	100.341	100.091	99.841
5.625	101.502	101.252	101.002	5.625	101.075	100.825	100.575
5.875	101.576	101.326	101.076	5.875	100.964	100.714	100.464
6.000	101.921	101.671	101.421	6.000	101.361	101.111	100.861
6.125	102.375	102.125	101.875	6.125	101.697	101.447	101.197
6.250	102.750	102.500	102.250	6.250	102.779	102.529	102.279
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	98.417	98.167	97.917	
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	98.421	98.171	97.921	
5.375	98.803	98.553	98.303	
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)



AFR Loan Center

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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.:

4/9/2019

W. Rate Sheet Dated: 2/8/2019

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	98.873	98.723	98.573	3.750	98.302	98.152	98.002	2.375	91.910	91.760	91.610	3.125	95.74	95.587	95.437
3.875	99.376	99.226	99.076	3.875	98.755	98.605	98.455	2.500	90.859	90.709	90.559	3.250	96.97	96.824	96.674
4.000	99.873	99.723	99.573	4.000	99.142	98.992	98.842	2.625	91.759	91.609	91.459	3.375	97.36	97.205	97.055
4.125	100.373	100.223	100.073	4.125	99.487	99.337	99.187	2.750	96.062	95.912	95.762	3.500	97.71	97.560	97.410
4.250	100.757	100.648	100.548	4.250	99.868	99.758	99.658	2.875	96.596	96.446	96.296	3.625	98.11	97.955	97.805
4.375	101.248	101.138	101.038	4.375	100.246	100.137	100.037	3.000	97.046	96.896	96.746	Margin = 2.250		Index = 2.580	
4.500	101.731	101.621	101.521	4.500	100.557	100.448	100.348	3.125	97.495	97.345	97.195				
4.625	102.130	102.020	101.920	4.625	100.893	100.784	100.684	3.250	98.524	98.374	98.224				
4.750	101.942	101.833	101.733	4.750	100.396	100.287	100.187	3.375	98.966	98.816	98.666				
4.875	101.586	101.477	101.377	4.875	100.720	100.611	100.511	3.500	99.411	99.261	99.111				
5.000	102.191	102.081	101.981	5.000	101.117	101.008	100.908	3.625	99.848	99.698	99.548				
5.125	102.391	102.281	102.181	5.125	101.353	101.244	101.144	3.750	99.386	99.236	99.086				
5.250	101.639	101.499	101.399	5.250	100.716	100.576	100.476	3.875	99.816	99.666	99.516				
5.375	101.822	101.682	101.582	5.375	101.030	100.890	100.790	4.000	100.181	100.031	99.881				
5.500	102.067	101.926	101.826	5.500	101.427	101.287	101.187	4.125	100.503	100.353	100.203				
5.625	102.371	102.230	102.130	5.625	101.514	101.373	101.273	4.250	100.006	99.856	99.706				
5.750	102.137	101.918	101.762	5.750	100.829	100.610	100.454	4.375	100.362	100.212	100.062				
5.875	102.170	101.951	101.795	5.875	101.153	100.934	100.778	4.500	100.651	100.501	100.351				
6.000	102.515	102.296	102.140	6.000	101.550	101.331	101.175	4.625	100.965	100.815	100.665				

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	97.673	97.523	97.373	3.750	97.302	97.152	97.002	2.375	92.660	92.510	92.360	3.125	94.737	94.587	94.437
3.875	98.176	98.026	97.876	3.875	97.755	97.605	97.455	2.500	91.609	91.459	91.309	3.250	95.974	95.824	95.674
4.000	98.673	98.523	98.373	4.000	98.142	97.992	97.842	2.625	92.509	92.359	92.209	3.375	96.355	96.205	96.055
4.125	99.173	99.023	98.873	4.125	98.487	98.337	98.187	2.750	95.843	95.693	95.543	3.500	96.710	96.560	96.410
4.250	99.507	99.398	99.298	4.250	98.868	98.758	98.658	2.875	96.378	96.228	96.078	3.625	97.105	96.955	96.805
4.375	99.998	99.888	99.788	4.375	99.246	99.137	99.037	3.000	96.827	96.677	96.527	Margin = 2.250		Index = 2.580	
4.500	100.481	100.371	100.271	4.500	99.557	99.448	99.348	3.125	97.276	97.126	96.976	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.880	100.770	100.670	4.625	99.893	99.784	99.684	3.250	97.430	97.280	97.130	Rate	30 Day	45 Day	60 Day
4.750	100.692	100.583	100.483	4.750	99.396	99.287	99.187	3.375	97.873	97.723	97.573	4.625	99.730	99.480	99.230
4.875	100.536	100.427	100.327	4.875	99.720	99.611	99.511	3.500	98.317	98.167	98.017	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	98.755	98.605	98.455	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	98.605	98.455	98.305	5.000	99.691	99.441	99.191
5.250	100.739	100.599	100.499	5.250	99.716	99.576	99.476	3.875	99.035	98.885	98.735	5.125	100.011	99.761	99.511
5.375	101.022	100.882	100.782	5.375	100.030	99.890	99.790	4.000	99.400	99.250	99.100	5.250	99.139	98.889	98.639
5.500	101.217	101.076	100.976	5.500	100.427	100.287	100.187	4.125	99.722	99.572	99.422	5.375	99.522	99.272	99.022
5.625	101.421	101.280	101.180	5.625	100.564	100.423	100.323	4.250	98.881	98.731	98.581	5.500	99.969	99.719	99.469
5.750	100.987	100.768	100.612	5.750	99.829	99.610	99.454	4.375	99.237	99.087	98.937	5.625	100.219	99.969	99.719
5.875	101.020	100.801	100.645	5.875	100.153	99.934	99.778	4.500	99.526	99.376	99.226	5.750	99.969	99.719	99.469
6.000	101.365	101.146	100.990	6.000	100.550	100.331	100.175	4.625	99.840	99.690	99.540	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:	2/8/2019 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	98.436	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	98.672	98.422	98.172	5.375	98.310	98.060	97.810
5.625	99.471	99.221	98.971	5.625	99.044	98.794	98.544
5.875	99.045	98.795	98.545	5.875	98.433	98.183	97.933
6.000	99.390	99.140	98.890	6.000	98.830	98.580	98.330
6.125	99.844	99.594	99.344	6.125	99.166	98.916	98.666
6.250	99.250	99.000	98.750	6.250	99.279	99.029	98.779
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	96.980	96.730	96.480	
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	96.389	96.139	95.889	
5.375	96.772	96.522	96.272	
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@afrrwholesale.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.: 4/9/2019

W. Rate Sheet Dated: 2/8/2019

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	100.954	100.854	100.754	4.375	100.227	100.127	100.027	4.375	100.040	99.940	99.840	4.375	100.160	100.060	99.960	4.375	99.433	99.333	99.233
4.500	101.496	101.396	101.296	4.500	100.823	100.723	100.623	4.500	100.636	100.536	100.436	4.500	100.698	100.598	100.498	4.500	100.025	99.925	99.825
4.625	101.672	101.572	101.472	4.625	101.242	101.142	101.042	4.625	101.195	101.095	100.995	4.625	100.961	100.861	100.761	4.625	100.531	100.431	100.331
4.750	102.258	102.158	102.058	4.750	101.998	101.898	101.798	4.750	101.994	101.894	101.794	4.750	101.196	101.096	100.996	4.750	100.936	100.836	100.736
4.875	102.771	102.671	102.571	4.875	102.574	102.474	102.374	4.875	102.574	102.474	102.374	4.875	101.684	101.584	101.484	4.875	101.487	101.387	101.287
4.990	103.007	102.907	102.807	4.990	102.849	102.749	102.649	4.990	102.849	102.749	102.649	4.990	102.064	101.964	101.864	4.990	101.906	101.806	101.706
5.000	103.107	103.007	102.907	5.000	102.949	102.849	102.749	5.000	102.949	102.849	102.749	5.000	102.164	102.064	101.964	5.000	102.006	101.906	101.806
5.125	103.402	103.302	103.202	5.125	103.277	103.177	103.077	5.125	103.277	103.177	103.077	5.125	102.382	102.282	102.182	5.125	102.257	102.157	102.057
5.250	103.701	103.601	103.501	5.250	103.832	103.732	103.632	5.250	103.922	103.822	103.722	5.250	102.564	102.464	102.364	5.250	102.564	102.464	102.364
5.375	104.032	103.932	103.832	5.375	104.159	104.059	103.959	5.375	104.253	104.153	104.053	5.375	102.702	102.602	102.502	5.375	102.702	102.602	102.502
5.500	104.314	104.214	104.114	5.500	104.419	104.319	104.219	5.500	104.512	104.412	104.312	5.500	103.122	103.022	102.922	5.500	103.122	103.022	102.922
5.625	104.642	104.542	104.442	5.625	104.658	104.558	104.458	5.625	104.751	104.651	104.551	5.625	103.059	102.959	102.859	5.625	103.059	102.959	102.859
5.750	105.046	104.946	104.846	5.750	105.389	105.289	105.189	5.750	105.448	105.348	105.248	5.750	103.279	103.179	103.079	5.750	103.279	103.179	103.079
5.875	105.231	105.131	105.031	5.875	105.742	105.642	105.542	5.875	105.805	105.705	105.605	5.875	102.750	102.650	102.550	5.875	102.750	102.650	102.550
5.990	105.339	105.239	105.139	5.990	105.927	105.827	105.727	5.990	105.990	105.890	105.790	5.990	103.107	103.007	102.907	5.990	103.107	103.007	102.907
6.000	105.439	105.339	105.239	6.000	106.027	105.927	105.827	6.000	106.090	105.990	105.890	6.000	103.207	103.107	103.007	6.000	103.207	103.107	103.007
6.125	106.000	105.900	105.800	6.125	106.299	106.199	106.099	6.125	106.362	106.262	106.162	6.125	103.448	103.348	103.248	6.125	103.448	103.348	103.248
6.250	106.244	106.144	106.044	6.250	106.498	106.398	106.298	6.250	106.561	106.461	106.361	6.250	103.667	103.567	103.467	6.250	103.667	103.567	103.467
6.375	106.046	105.912	105.846	6.375	106.554	106.407	106.354	6.375	106.669	106.545	106.469	6.375	101.699	101.552	101.499	6.375	101.699	101.552	101.499

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	99.246	99.146	99.046	4.625	102.115	102.015	101.915	4.625	101.422	101.322	101.222	4.625	101.359	101.159	101.159	3.375	99.100	99.000	98.900
4.500	99.838	99.738	99.638	4.750	102.575	102.475	102.375	4.750	101.883	101.783	101.683	4.750	101.821	101.621	101.621	3.500	99.597	99.497	99.397
4.625	100.484	100.384	100.284	4.875	102.967	102.867	102.767	4.875	102.414	102.314	102.214	4.875	102.352	102.152	102.152	3.625	100.059	99.959	99.859
4.750	100.932	100.832	100.732	4.990	103.113	103.013	102.913	4.990	102.654	102.554	102.454	4.990	102.592	102.392	102.392	3.750	100.389	100.289	100.189
4.875	101.487	101.387	101.287	5.000	103.213	103.113	103.013	5.000	102.754	102.654	102.554	5.000	102.692	102.492	102.492	3.875	100.816	100.716	100.616
4.990	101.906	101.806	101.706	5.125	103.442	103.342	103.242	5.125	103.072	102.972	102.872	5.125	103.010	102.810	102.810	3.990	101.177	101.077	100.977
5.000	102.006	101.906	101.806	5.250	103.838	103.738	103.638	5.250	103.237	103.137	103.037	5.250	103.081	102.881	102.881	4.000	101.277	101.177	101.077
5.125	102.257	102.157	102.057	5.375	104.011	103.911	103.811	5.375	103.494	103.394	103.294	5.375	103.338	103.138	103.138	4.125	101.715	101.615	101.515
5.250	102.564	102.464	102.364	5.500	104.232	104.132	104.032	5.500	103.771	103.671	103.571	5.500	103.615	103.415	103.415	4.250	102.012	101.912	101.812
5.375	102.702	102.602	102.502	5.625	104.406	104.306	104.206	5.625	104.005	103.905	103.805	5.625	103.849	103.649	103.649	4.375	102.360	102.260	102.160
5.500	103.122	103.022	102.922	5.750	104.780	104.680	104.580	5.750	104.578	104.478	104.378	5.750	104.360	104.160	104.160	4.500	102.423	102.323	102.223
5.625	103.059	102.959	102.859	5.875	105.008	104.908	104.808	5.875	104.889	104.789	104.689	5.875	104.670	104.470	104.470	4.625	102.636	102.536	102.436
5.750	103.279	103.179	103.079	5.990	105.109	105.009	104.909	5.990	105.061	104.961	104.861	5.990	104.842	104.642	104.642	4.750	102.840	102.740	102.640
5.875	103.279	103.179	103.079	5.990	105.109	105.009	104.909	5.990	105.061	104.961	104.861	5.990	104.842	104.642	104.642	4.750	102.840	102.740	102.640
5.990	103.107	103.007	102.907	6.125	105.406	105.306	105.206	6.125	105.430	105.330	105.230	6.125	105.211	105.011	105.011	4.990	102.949	102.849	102.749
6.000	103.207	103.107	103.007	6.250	105.383	105.249	105.183	6.250	105.182	105.048	104.982	6.250	104.963	104.763	104.763	5.000	103.049	102.949	102.849
6.125	103.448	103.348	103.248	6.375	105.602	105.468	105.402	6.375	105.480	105.346	105.280	6.375	105.261	105.061	105.061	5.125	103.326	103.226	103.126
6.250	103.667	103.567	103.467	6.500	105.707	105.573	105.507	6.500	105.636	105.502	105.436	6.500	105.418	105.218	105.218	5.250	103.494	103.394	103.294
6.375	101.699	101.575	101.499	6.625	105.787	105.653	105.587	6.625	105.763	105.629	105.563	6.625	105.545	105.345	105.345	5.375	103.673	103.573	103.473

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	99.246	99.146	99.046	4.625	102.115	102.015	101.915	4.625	101.422	101.322	101.222	4.625	101.359	101.159	101.159	3.375	99.100	99.000	98.900	3.375	99.185	98.985	98.985
4.500	99.838	99.738	99.638	4.750	102.575	102.475	102.375	4.750	101.883	101.783	101.683	4.750	101.821	101.621	101.621	3.500	99.597	99.497	99.397	3.500	99.510	99.310	99.310
4.625	100.484	100.384	100.284	4.875	102.967	102.867	102.767	4.875	102.414	102.314	102.214	4.875	102.352	102.152	102.152	3.625	100.059	99.959	99.859	3.625	99.821	99.621	99.621
4.750	100.932	100.832	100.732	4.990	103.113	103.013	102.913	4.990	102.654	102.554	102.454	4.990	102.592	102.392	102.392	3.750	100.389	100.289	100.189	3.750	100.706	100.506	100.506
4.875	101.487	101.387	101.287	5.000	103.213	103.113	103.013	5.000	102.754	102.654	102.554	5.000	102.692	102.492	102.492	3.875	100.816	100.716	100.616	3.875	101.009	100.809	100.809
4.990	101.906	101.806	101.706	5.125	103.442	103.342	103.242	5.125	103.072	102.972	102.872	5.125	103.010	102.810	102.810	3.990	101.177	101.077	100.977	3.990	101.188	100.988	100.988
5.000	102.006	101.906	101.806	5.250	103.838	103.738	103.638	5.250	103.237	103.137	103.037	5.250	103.081	102.881	102.881	4.000	101.777	101.177	101.077	4.000	101.288	101.088	101.088
5.125	102.257	102.157	102.057	5.375	104.011	103.911	103.811	5.375	103.494	103.394	103.294	5.375	103.338	103.138	103.138	4.125	101.275	101.175	101.075	4.125	101.550	101.350	101.350
5.250	102.564	102.464	102.364	5.500	104.232	104.132	104.032	5.500	103.771	103.671	103.571	5.500	103.615	103.415	103.415	4.250	101.812	101.712	101.612	4.250	101.780	101.580	101.580
5.375	102.872	102.772	102.672	5.625	104.453	104.353	104.253	5.625	104.049	103.949	103.849	5.625	103.859	103.659	103.659	4.375	102.360	102.260	102.160	4.375	102.084	101.884	101.884
5.500	103.122	103.022	102.922	5.750	104.780	104.680	104.580	5.750	104.578	104.478	104.378	5.750	104.360	104.160	104.160	4.500	103.013	102.913	102.813	4.500	102.152	101.952	101.952
5.625	103.059	102.959	102.859	5.875	105.008	104.908	104.808	5.875	104.889	104.789	104.689	5.875	104.670	104.470	104.470	4.625	103.636	103.536	103.436	4.625	102.296	102.096	102.096
5.750	103.279	103.179	103.079	5.990	105.109	105.009	104.909	5.990	105.061	104.961	104.861	5.990	104.842	104.642	104.642	4.750	104.840	104.740	104.640	4.750	102.488	102.288	102.288
5.875	103.250	103.150	103.050	6.000	105.209	105.109	105.009	6.000	105.161	105.061	104.961	6.000	104.942	104.742	104.742	4.875	105.899	105.799	105.699	4.875	102.657	102.457	102.457
5.990	103.107	103.007	102.907	6.125	105.406	105.306	105.206	6.125	105.430	105.330	105.230	6.125	105.211	105.011	105.011	4.990	106.249	106.149	106.049	4.990	102.726	102.526	102.526
6.000	103.207	103.107	103.007	6.250	105.383	105.249	105.183	6.250	105.182	105.048	104.982	6.250	104.963	104.763	104.763	5.000	103.049	102.949	102.849	5.000	102.826	102.626	102.626
6.125	103.448	103.348	103.248	6.375	105.602	105.468	105.402	6.375	105.480	105.346	105.280	6.375	105.261	105.061	105.061	5.125	103.326	103.226	103.126	5.125	102.797	102.597	102.597
6.250	103.667	103.567	103.467	6.500	105.707	105.573	105.507	6.500	105.636	105.502	105.436	6.500	105.418	105.218	105.218	5.250	103.494	103.394	103.294	5.250	102.997	102.797	102.797
6.375	101.699	101.575	101.499	6.625	105.787	105.653	105.587	6.625	105.763	105.629	105.563	6.625	105.545	105.345	105.345	5.375	103.673	103.573	103.473	5.375	103.197	102.997	102.997



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/11/2019

45 Day Lock Exp.:

3/25/2019

60 Day Lock Exp.:

4/9/2019

W. Rate Sheet Dated: 2/8/2019

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	102.683	102.583	102.483	4.750	102.433	102.333	102.233	4.750	102.433	102.333	102.233	4.750	101.551	101.451	101.351	4.750	101.301	101.201	101.101
4.875	103.234	103.134	103.034	4.875	102.984	102.884	102.784	4.875	102.984	102.884	102.784	4.875	102.102	102.002	101.902	4.875	101.852	101.752	101.652
4.990	103.340	103.240	103.140	4.990	102.840	102.740	102.640	4.990	102.840	102.740	102.640	4.990	102.208	102.108	102.008	4.990	101.708	101.608	101.508
5.000	103.440	103.340	103.240	5.000	102.940	102.840	102.740	5.000	102.940	102.840	102.740	5.000	102.308	102.208	102.108	5.000	101.808	101.708	101.608
5.125	103.460	103.360	103.260	5.125	102.960	102.860	102.760	5.125	102.960	102.860	102.760	5.125	101.851	101.751	101.651	5.125	101.351	101.251	101.151
5.250	104.013	103.913	103.813	5.250	103.513	103.413	103.313	5.250	103.513	103.413	103.313	5.250	102.404	102.304	102.204	5.250	101.904	101.804	101.704
5.375	104.310	104.210	104.110	5.375	104.310	104.210	104.110	5.375	104.310	104.210	104.110	5.375	102.701	102.601	102.501	5.375	102.701	102.601	102.501
5.500	104.534	104.434	104.334	5.500	104.534	104.434	104.334	5.500	104.534	104.434	104.334	5.500	102.925	102.825	102.725	5.500	102.925	102.825	102.725
5.625	104.621	104.521	104.421	5.625	104.621	104.521	104.421	5.625	104.621	104.521	104.421	5.625	102.638	102.538	102.438	5.625	102.638	102.538	102.438
5.750	105.047	104.947	104.847	5.750	105.047	104.947	104.847	5.750	105.047	104.947	104.847	5.750	103.064	102.964	102.864	5.750	103.064	102.964	102.864
5.875	105.334	105.234	105.134	5.875	105.334	105.234	105.134	5.875	105.334	105.234	105.134	5.875	103.351	103.251	103.151	5.875	103.351	103.251	103.151
5.990	105.504	105.404	105.304	5.990	105.504	105.404	105.304	5.990	105.504	105.404	105.304	5.990	103.521	103.421	103.321	5.990	103.521	103.421	103.321
6.000	105.604	105.504	105.404	6.000	105.604	105.504	105.404	6.000	105.604	105.504	105.404	6.000	103.621	103.521	103.421	6.000	103.621	103.521	103.421
6.125	105.449	105.349	105.249	6.125	105.449	105.349	105.249	6.125	105.449	105.349	105.249	6.125	102.417	102.317	102.217	6.125	102.417	102.317	102.217
6.250	105.720	105.620	105.520	6.250	105.720	105.620	105.520	6.250	105.720	105.620	105.520	6.250	102.907	102.807	102.707	6.250	102.907	102.807	102.707
6.375	106.044	106.304	106.204	6.375	106.044	106.304	106.204	6.375	106.044	106.304	106.204	6.375	103.441	103.341	103.241	6.375	103.441	103.341	103.241
6.500	107.026	106.926	106.826	6.500	107.026	106.926	106.826	6.500	107.026	106.926	106.826	6.500	103.913	103.813	103.713	6.500	103.913	103.813	103.713
6.625	107.449	107.349	107.249	6.625	107.449	107.349	107.249	6.625	107.449	107.349	107.249	6.625	104.186	104.086	103.986	6.625	104.186	104.086	103.986
6.750	107.729	107.629	107.529	6.750	107.729	107.629	107.529	6.750	107.729	107.629	107.529	6.750	104.316	104.216	104.116	6.750	104.316	104.216	104.116
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	101.301	101.201	101.101	4.250	101.119	101.019	100.919	4.250	101.494	101.394	101.294	4.250	101.494	101.394	101.294	3.750	100.725	100.625	100.525
4.875	101.852	101.752	101.652	4.375	101.582	101.482	101.382	4.375	101.957	101.857	101.757	4.375	101.957	101.857	101.757	3.875	101.270	101.170	101.070
4.990	101.708	101.608	101.508	4.500	102.049	101.949	101.849	4.500	102.424	102.324	102.224	4.500	102.424	102.324	102.224	3.990	101.413	101.313	101.213
5.000	101.808	101.708	101.608	4.625	102.278	102.178	102.078	4.625	102.653	102.553	102.453	4.625	102.653	102.553	102.453	4.000	101.513	101.413	101.313
5.125	101.351	101.251	101.151	4.750	102.804	102.704	102.604	4.750	103.179	103.079	102.979	4.750	103.179	103.079	102.979	4.125	102.003	101.903	101.803
5.250	101.904	101.804	101.704	4.875	103.230	103.130	103.030	4.875	103.605	103.505	103.405	4.875	103.605	103.505	103.405	4.250	102.292	102.192	102.092
5.375	102.701	102.601	102.501	4.990	103.283	103.183	103.083	4.990	103.408	103.308	103.208	4.990	103.408	103.308	103.208	4.375	102.700	102.600	102.500
5.500	102.925	102.825	102.725	5.000	103.383	103.283	103.183	5.000	103.508	103.408	103.308	5.000	103.508	103.408	103.308	4.500	102.454	102.354	102.254
5.625	102.638	102.538	102.438	5.125	103.536	103.436	103.336	5.125	103.661	103.561	103.461	5.125	103.661	103.561	103.461	4.625	102.729	102.629	102.529
5.750	103.064	102.964	102.864	5.250	103.967	103.867	103.767	5.250	104.092	103.992	103.892	5.250	104.092	103.992	103.892	4.750	103.153	103.053	102.953
5.875	103.351	103.251	103.151	5.375	104.143	104.043	103.943	5.375	104.143	104.043	103.943	5.375	104.143	104.043	103.943	4.875	103.264	103.164	103.064
5.990	103.521	103.421	103.321	5.500	104.401	104.301	104.201	5.500	104.401	104.301	104.201	5.500	104.401	104.301	104.201	4.990	103.039	102.939	102.839
6.000	103.621	103.521	103.421	5.625	104.557	104.457	104.357	5.625	104.557	104.457	104.357	5.625	104.557	104.457	104.357	5.000	103.139	103.039	102.939
6.125	102.417	102.317	102.217	5.750	104.917	104.817	104.717	5.750	104.917	104.817	104.717	5.750	104.917	104.817	104.717	5.125	103.550	103.450	103.350
6.250	102.907	102.807	102.707	5.875	105.309	105.209	105.109	5.875	105.309	105.209	105.109	5.875	105.309	105.209	105.109	5.250	103.757	103.657	103.557
6.375	103.441	103.341	103.241	5.990	105.478	105.378	105.278	5.990	105.478	105.378	105.278	5.990	105.478	105.378	105.278	5.375	103.989	103.889	103.789
6.500	103.913	103.813	103.713	6.000	105.578	105.478	105.378	6.000	105.578	105.478	105.378	6.000	105.578	105.478	105.378	5.500	104.277	104.177	104.077
6.625	104.186	104.086	103.986	6.125	105.023	104.923	104.823	6.125	105.023	104.923	104.823	6.125	105.023	104.923	104.823	5.625	102.835	102.735	102.635
6.750	104.316	104.216	104.116	6.250	105.393	105.293	105.193	6.250	105.393	105.293	105.193	6.250	105.393	105.293	105.193	5.750	103.136	103.036	102.936
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	100.171	100.071	99.971	3.750	100.671	100.571	100.471	3.750	100.671	100.571	100.471
3.875	101.520	101.420	101.320	3.875	101.520	101.420	101.320	3.875	100.716	100.616	100.516	3.875	100.966	100.866	100.766	3.875	100.966	100.866	100.766
3.990	101.663	101.563	101.463	3.990	101.663	101.563	101.463	3.990	100.366	100.266	100.166	3.990	100.616	100.516	100.416	3.990	100.616	100.516	100.416
4.000	101.763	101.663	101.563	4.000	101.763	101.663	101.563	4.000	100.466	100.366	100.266	4.000	100.716	100.616	100.516	4.000	100.716	100.616	100.516
4.125	102.253	102.153	102.053	4.125	102.253	102.153	102.053	4.125	100.956	100.856	100.756	4.125	101.206	101.106	101.006	4.125	101.206	101.106	101.006
4.250	102.542	102.442	102.342	4.250	102.542	102.442	102.342	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	102.700	102.600	102.500	4.375	102.700	102.600	102.500	4.375	101.653	101.553	101.453	4.375	101.653	101.553	101.453	4.375	101.653	101.553	101.453
4.500	102.454	102.354	102.254	4.500	102.454	102.354	102.254	4.500	100.797	100.697	100.597	4.500	100.797	100.697	100.597	4.500	100.797	100.697	100.597
4.625	102.729	102.629	102.529	4.625	102.729	102.629	102.529	4.625	101.072	100.972	100.872	4.625	101.072	100.972	100.872	4.625	101.072	100.972	100.872
4.750	103.153	103.053	102.953	4.750	103.153	103.053	102.953	4.750	101.496	101.396	101.296	4.750	101.496	101.396	101.296	4.750	101.496	101.396	101.296
4.875	103.264	103.164	103.064	4.875	103.264	103.16													



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.:

3/11/2019

45 Day Lock Exp.:

3/25/2019

60 Day Lock Exp.:

4/9/2019

W. Rate Sheet Dated: 2/8/2019

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	102.623	102.523	102.423	4.250	101.049	100.949	100.849	3.750	100.705	100.605	100.505	4.750	101.496	101.396	101.296	3.750	100.146	100.046	99.946
4.875	103.177	103.077	102.977	4.375	101.512	101.412	101.312	3.875	101.250	101.150	101.050	4.875	102.050	101.950	101.850	3.875	100.691	100.591	100.491
4.990	103.284	103.184	103.084	4.500	101.982	101.882	101.782	3.990	101.397	101.297	101.197	4.990	102.157	102.057	101.957	3.990	100.339	100.239	100.139
5.000	103.384	103.284	103.184	4.625	102.199	102.099	101.999	4.000	101.497	101.397	101.297	5.000	102.257	102.157	102.057	4.000	100.439	100.339	100.239
5.125	103.428	103.328	103.228	4.750	102.728	102.628	102.528	4.125	101.989	101.889	101.789	5.125	101.896	101.796	101.696	4.125	100.931	100.831	100.731
5.250	103.985	103.885	103.785	4.875	103.159	103.059	102.959	4.250	102.276	102.176	102.076	5.250	102.453	102.353	102.253	4.250	101.218	101.118	101.018
5.375	104.283	104.183	104.083	4.990	103.211	103.111	103.011	4.375	102.684	102.584	102.484	5.375	102.751	102.651	102.551	4.375	101.626	101.526	101.426
5.500	104.509	104.409	104.309	5.000	103.311	103.211	103.111	4.500	102.434	102.334	102.234	5.500	102.977	102.877	102.777	4.500	100.777	100.677	100.577
5.625	104.557	104.457	104.357	5.125	103.536	103.436	103.336	4.625	102.710	102.610	102.510	5.625	102.418	102.318	102.218	4.625	101.053	100.953	100.853
5.750	104.987	104.887	104.787	5.250	103.970	103.870	103.770	4.750	103.135	103.035	102.935	5.750	102.848	102.748	102.648	4.750	101.478	101.378	101.278
5.875	105.277	105.177	105.077	5.375	104.146	104.046	103.946	4.875	103.247	103.147	103.047	5.875	103.138	103.038	102.938	4.875	101.590	101.490	101.390
5.990	105.450	105.350	105.250	5.500	104.406	104.306	104.206	4.990	103.054	102.954	102.854	5.990	103.311	103.211	103.111	4.990	101.147	101.047	100.947
6.000	105.550	105.450	105.350	5.625	104.517	104.417	104.317	5.000	103.154	103.054	102.954	6.000	103.411	103.311	103.211	5.000	101.247	101.147	101.047
6.125	105.484	105.384	105.284	5.750	104.878	104.778	104.678	5.125	103.567	103.467	103.367	6.125	102.515	102.415	102.315	5.125	101.660	101.560	101.460
6.250	105.755	105.655	105.555	5.875	105.273	105.173	105.073	5.250	103.775	103.675	103.575	6.250	102.942	102.842	102.742	5.250	101.868	101.768	101.668
6.375	106.366	106.266	106.166	5.990	105.442	105.342	105.242	5.375	104.007	103.907	103.807	6.375	103.403	103.303	103.203	5.375	102.100	102.000	101.900
6.500	106.457	106.357	106.257	6.000	105.542	105.442	105.342	5.500	102.492	102.392	102.292	6.500	103.344	103.244	103.144	5.500	100.335	100.235	100.135
6.625	106.942	106.842	106.742	6.125	104.983	104.883	104.783	5.625	102.852	102.752	102.652	6.625	103.679	103.579	103.479	5.625	100.695	100.595	100.495
6.750	107.283	107.183	107.083	6.250	105.355	105.255	105.155	5.750	103.156	103.056	102.956	6.750	103.870	103.770	103.670	5.750	100.999	100.899	100.799

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤ 80%	> 80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/11/2019

45 Day Lock Exp.:

3/25/2019

60 Day Lock Exp.:

4/9/2019

W. Rate Sheet Dated: 2/8/2019

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)