



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.: 3/13/2019

45 Day Lock Exp.: 3/28/2019

60 Day Lock Exp.: 4/12/2019

W. Rate Sheet Dated: 2/11/2019

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	100.293	100.143	99.993	3.750	99.724	99.574	99.424	2.375	95.355	95.205	95.055	3.125	97.424	97.274	97.124
3.875	100.792	100.642	100.492	3.875	100.177	100.027	99.877	2.500	94.305	94.155	94.005	3.250	97.974	97.824	97.674
4.000	101.293	101.143	100.993	4.000	100.564	100.414	100.264	2.625	95.205	95.055	94.905	3.375	98.355	98.205	98.055
4.125	101.787	101.637	101.487	4.125	100.909	100.759	100.609	2.750	97.710	97.560	97.410	3.500	98.710	98.560	98.410
4.250	102.159	102.034	101.934	4.250	101.274	101.149	101.049	2.875	98.245	98.095	97.945	3.625	99.105	98.955	98.805
4.375	102.646	102.521	102.421	4.375	101.652	101.527	101.427	3.000	98.694	98.544	98.394	Margin = 2.250		Index = 2.580	
4.500	103.067	102.942	102.842	4.500	101.963	101.838	101.738	3.125	99.143	98.993	98.843				
4.625	103.446	103.321	103.221	4.625	102.300	102.175	102.075	3.250	99.508	99.358	99.208				
4.750	103.571	103.430	103.330	4.750	102.177	102.037	101.937	3.375	99.951	99.801	99.651				
4.875	103.350	103.210	103.110	4.875	102.501	102.361	102.261	3.500	100.395	100.245	100.095				
5.000	103.895	103.754	103.654	5.000	102.898	102.758	102.658	3.625	100.833	100.683	100.533				
5.125	104.145	104.004	103.904	5.125	103.135	102.994	102.894	3.750	100.835	100.685	100.535				
5.250	103.729	103.629	103.529	5.250	102.810	102.710	102.610	3.875	101.265	101.115	100.965				
5.375	103.886	103.786	103.686	5.375	103.124	103.024	102.924	4.000	101.630	101.480	101.330				
5.500	104.217	104.117	104.017	5.500	103.521	103.421	103.321	4.125	101.952	101.802	101.652				
5.625	104.437	104.337	104.237	5.625	103.607	103.507	103.407	4.250	101.479	101.329	101.179				
5.750	104.648	104.430	104.330	5.750	103.345	103.126	103.026	4.375	101.835	101.685	101.535				
5.875	104.656	104.437	104.337	5.875	103.668	103.450	103.350	4.500	102.123	101.973	101.823				
6.000	105.087	104.868	104.768	6.000	104.065	103.847	103.747	4.625	102.437	102.287	102.137				

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	99.093	98.943	98.793	3.750	98.724	98.574	98.424	2.375	94.355	94.205	94.055	3.125	96.424	96.274	96.124
3.875	99.592	99.442	99.292	3.875	99.177	99.027	98.877	2.500	93.305	93.155	93.005	3.250	96.974	96.824	96.674
4.000	100.093	99.943	99.793	4.000	99.564	99.414	99.264	2.625	94.205	94.055	93.905	3.375	97.355	97.205	97.055
4.125	100.587	100.437	100.287	4.125	99.909	99.759	99.609	2.750	96.710	96.560	96.410	3.500	97.710	97.560	97.410
4.250	100.909	100.784	100.684	4.250	100.274	100.149	100.049	2.875	97.245	97.095	96.945	3.625	98.105	97.955	97.805
4.375	101.396	101.271	101.171	4.375	100.652	100.527	100.427	3.000	97.694	97.544	97.394	Margin = 2.250		Index = 2.580	
4.500	101.817	101.692	101.592	4.500	100.963	100.838	100.738	3.125	98.143	97.993	97.843	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.196	102.071	101.971	4.625	101.300	101.175	101.075	3.250	98.508	98.358	98.208	Rate	30 Day	45 Day	60 Day
4.750	102.321	102.180	102.080	4.750	101.177	101.037	100.937	3.375	98.951	98.801	98.651	4.625	101.046	100.796	100.546
4.875	102.300	102.160	102.060	4.875	101.501	101.361	101.261	3.500	99.395	99.245	99.095	4.750	100.638	100.388	100.138
5.000	102.645	102.504	102.404	5.000	101.898	101.758	101.658	3.625	99.833	99.683	99.533	4.875	101.050	100.800	100.550
5.125	103.065	102.924	102.824	5.125	102.235	102.094	101.994	3.750	99.835	99.685	99.535	5.000	101.395	101.145	100.895
5.250	102.829	102.729	102.629	5.250	101.810	101.710	101.610	3.875	100.265	100.115	99.965	5.125	101.765	101.515	101.265
5.375	103.086	102.986	102.886	5.375	102.124	102.024	101.924	4.000	100.630	100.480	100.330	5.250	101.229	100.979	100.729
5.500	103.367	103.267	103.167	5.500	102.521	102.421	102.321	4.125	100.952	100.802	100.652	5.375	101.586	101.336	101.086
5.625	103.487	103.387	103.287	5.625	102.657	102.557	102.457	4.250	100.479	100.329	100.179	5.500	102.000	101.750	101.500
5.750	103.498	103.280	103.180	5.750	102.345	102.126	102.026	4.375	100.835	100.685	100.535	5.625	102.166	101.916	101.666
5.875	103.506	103.287	103.187	5.875	102.668	102.450	102.350	4.500	101.123	100.973	100.823	5.750	102.500	102.250	102.000
6.000	103.937	103.718	103.618	6.000	103.065	102.847	102.747	4.625	101.437	101.287	101.137	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:	2/11/2019	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	100.200	99.950	99.700	4.875	99.781	99.531	99.281
5.125	100.915	100.665	100.415	5.125	100.515	100.265	100.015
5.375	100.736	100.486	100.236	5.375	100.404	100.154	99.904
5.625	101.537	101.287	101.037	5.625	101.137	100.887	100.637
5.875	101.531	101.281	101.031	5.875	100.948	100.698	100.448
6.000	101.962	101.712	101.462	6.000	101.345	101.095	100.845
6.125	102.332	102.082	101.832	6.125	101.682	101.432	101.182
6.250	102.750	102.500	102.250	6.250	102.763	102.513	102.263
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	98.296	98.046	97.796	
4.750	97.888	97.638	97.388	
4.875	98.300	98.050	97.800	
5.000	98.645	98.395	98.145	
5.125	99.015	98.765	98.515	
5.250	98.479	98.229	97.979	
5.375	98.836	98.586	98.336	
5.500	99.250	99.000	98.750	
5.625	99.416	99.166	98.916	
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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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/13/2019

45 Day Lock Exp.:

3/28/2019

60 Day Lock Exp.:

4/12/2019

W. Rate Sheet Dated: 2/11/2019

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	98.825	98.675	98.525	3.750	98.255	98.105	97.955	2.375	91.855	91.705	91.555	3.125	95.74	95.587	95.437
3.875	99.324	99.174	99.024	3.875	98.708	98.558	98.408	2.500	90.805	90.655	90.505	3.250	96.97	96.824	96.674
4.000	99.824	99.674	99.524	4.000	99.095	98.945	98.795	2.625	91.705	91.555	91.405	3.375	97.36	97.205	97.055
4.125	100.318	100.168	100.018	4.125	99.440	99.290	99.140	2.750	96.023	95.873	95.723	3.500	97.71	97.560	97.410
4.250	100.722	100.597	100.497	4.250	99.836	99.711	99.611	2.875	96.557	96.407	96.257	3.625	98.11	97.955	97.805
4.375	101.209	101.084	100.984	4.375	100.215	100.090	99.990	3.000	97.006	96.856	96.706	Margin = 2.250		Index = 2.580	
4.500	101.630	101.505	101.405	4.500	100.526	100.401	100.301	3.125	97.456	97.306	97.156				
4.625	102.008	101.883	101.783	4.625	100.862	100.737	100.637	3.250	98.508	98.358	98.208				
4.750	101.821	101.680	101.580	4.750	100.427	100.287	100.187	3.375	98.951	98.801	98.651				
4.875	101.600	101.460	101.360	4.875	100.751	100.611	100.511	3.500	99.395	99.245	99.095				
5.000	102.145	102.004	101.904	5.000	101.148	101.008	100.908	3.625	99.833	99.683	99.533				
5.125	102.395	102.254	102.154	5.125	101.385	101.244	101.144	3.750	99.366	99.216	99.066				
5.250	101.698	101.598	101.498	5.250	100.779	100.679	100.579	3.875	99.797	99.647	99.497				
5.375	101.855	101.755	101.655	5.375	101.093	100.993	100.893	4.000	100.162	100.012	99.862				
5.500	102.186	102.086	101.986	5.500	101.490	101.390	101.290	4.125	100.484	100.334	100.184				
5.625	102.406	102.306	102.206	5.625	101.576	101.476	101.376	4.250	100.042	99.892	99.742				
5.750	102.117	101.898	101.798	5.750	100.813	100.595	100.495	4.375	100.398	100.248	100.098				
5.875	102.125	101.906	101.806	5.875	101.137	100.918	100.818	4.500	100.686	100.536	100.386				
6.000	102.556	102.337	102.237	6.000	101.534	101.315	101.215	4.625	101.000	100.850	100.700				

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	97.625	97.475	97.325	3.750	97.255	97.105	96.955	2.375	92.605	92.455	92.305	3.125	94.737	94.587	94.437
3.875	98.124	97.974	97.824	3.875	97.708	97.558	97.408	2.500	91.555	91.405	91.255	3.250	95.974	95.824	95.674
4.000	98.624	98.474	98.324	4.000	98.095	97.945	97.795	2.625	92.455	92.305	92.155	3.375	96.355	96.205	96.055
4.125	99.118	98.968	98.818	4.125	98.440	98.290	98.140	2.750	95.804	95.654	95.504	3.500	96.710	96.560	96.410
4.250	99.472	99.347	99.247	4.250	98.836	98.711	98.611	2.875	96.338	96.188	96.038	3.625	97.105	96.955	96.805
4.375	99.959	99.834	99.734	4.375	99.215	99.090	98.990	3.000	96.788	96.638	96.488	Margin = 2.250		Index = 2.580	
4.500	100.380	100.255	100.155	4.500	99.526	99.401	99.301	3.125	97.237	97.087	96.937	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.758	100.633	100.533	4.625	99.862	99.737	99.637	3.250	97.414	97.264	97.114	Rate	30 Day	45 Day	60 Day
4.750	100.571	100.430	100.330	4.750	99.427	99.287	99.187	3.375	97.857	97.707	97.557	4.625	99.608	99.358	99.108
4.875	100.550	100.410	100.310	4.875	99.751	99.611	99.511	3.500	98.302	98.152	98.002	4.750	98.888	98.638	98.388
5.000	100.895	100.754	100.654	5.000	100.148	100.008	99.908	3.625	98.739	98.589	98.439	4.875	99.300	99.050	98.800
5.125	101.315	101.174	101.074	5.125	100.485	100.344	100.244	3.750	98.585	98.435	98.285	5.000	99.645	99.395	99.145
5.250	100.798	100.698	100.598	5.250	99.779	99.679	99.579	3.875	99.015	98.865	98.715	5.125	100.015	99.765	99.515
5.375	101.055	100.955	100.855	5.375	100.093	99.993	99.893	4.000	99.380	99.230	99.080	5.250	99.198	98.948	98.698
5.500	101.336	101.236	101.136	5.500	100.490	100.390	100.290	4.125	99.702	99.552	99.402	5.375	99.555	99.305	99.055
5.625	101.456	101.356	101.256	5.625	100.626	100.526	100.426	4.250	98.917	98.767	98.617	5.500	99.969	99.719	99.469
5.750	100.967	100.748	100.648	5.750	99.813	99.595	99.495	4.375	99.273	99.123	98.973	5.625	100.135	99.885	99.635
5.875	100.975	100.756	100.656	5.875	100.137	99.918	99.818	4.500	99.561	99.411	99.261	5.750	99.969	99.719	99.469
6.000	101.406	101.187	101.087	6.000	100.534	100.315	100.215	4.625	99.875	99.725	99.575	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:	2/11/2019 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	98.450	98.200	97.950	4.875	98.031	97.781	97.531
5.125	99.165	98.915	98.665	5.125	98.765	98.515	98.265
5.375	98.705	98.455	98.205	5.375	98.373	98.123	97.873
5.625	99.506	99.256	99.006	5.625	99.106	98.856	98.606
5.875	99.000	98.750	98.500	5.875	98.417	98.167	97.917
6.000	99.431	99.181	98.931	6.000	98.814	98.564	98.314
6.125	99.801	99.551	99.301	6.125	99.151	98.901	98.651
6.250	99.250	99.000	98.750	6.250	99.263	99.013	98.763
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	96.858	96.608	96.358	
4.750	96.138	95.888	95.638	
4.875	96.550	96.300	96.050	
5.000	96.895	96.645	96.395	
5.125	97.265	97.015	96.765	
5.250	96.448	96.198	95.948	
5.375	96.805	96.555	96.305	
5.500	97.219	96.969	96.719	
5.625	97.385	97.135	96.885	
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
*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
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.: 3/13/2019
45 Day Lock Exp.: 3/28/2019
60 Day Lock Exp.: 4/12/2019

W. Rate Sheet Dated: 2/11/2019

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	100.839	100.739	100.639	4.375	100.112	100.012	99.912	4.375	99.925	99.825	99.725	4.375	100.045	99.945	99.845	4.375	99.318	99.218	99.118
4.500	101.368	101.268	101.168	4.500	100.697	100.597	100.497	4.500	100.509	100.409	100.309	4.500	100.569	100.469	100.369	4.500	99.989	99.798	99.698
4.625	101.597	101.497	101.397	4.625	101.167	101.067	100.967	4.625	101.121	101.021	100.921	4.625	100.832	100.732	100.632	4.625	100.402	100.302	100.202
4.750	102.180	102.080	101.980	4.750	101.919	101.819	101.719	4.750	101.915	101.815	101.715	4.750	101.080	100.980	100.880	4.750	100.819	100.719	100.619
4.875	102.672	102.572	102.472	4.875	102.474	102.374	102.274	4.875	102.474	102.374	102.274	4.875	101.583	101.483	101.383	4.875	101.385	101.285	101.185
4.990	102.906	102.806	102.706	4.990	102.748	102.648	102.548	4.990	102.748	102.648	102.548	4.990	101.963	101.863	101.763	4.990	101.805	101.705	101.605
5.000	103.006	102.906	102.806	5.000	102.848	102.748	102.648	5.000	102.848	102.748	102.648	5.000	102.063	101.963	101.863	5.000	101.905	101.805	101.705
5.125	103.300	103.200	103.100	5.125	103.175	103.075	102.975	5.125	103.175	103.075	102.975	5.125	102.280	102.180	102.080	5.125	102.155	102.055	101.955
5.250	103.634	103.534	103.434	5.250	103.764	103.664	103.564	5.250	103.855	103.755	103.655	5.250	102.462	102.362	102.262	5.250	102.462	102.362	102.262
5.375	103.955	103.855	103.755	5.375	104.081	103.981	103.881	5.375	104.174	104.074	103.974	5.375	102.622	102.522	102.422	5.375	102.622	102.522	102.422
5.500	104.264	104.164	104.064	5.500	104.371	104.271	104.171	5.500	104.465	104.365	104.265	5.500	103.072	102.972	102.872	5.500	103.072	102.972	102.872
5.625	104.591	104.491	104.391	5.625	104.607	104.507	104.407	5.625	104.701	104.601	104.501	5.625	103.008	102.908	102.808	5.625	103.008	102.908	102.808
5.750	104.996	104.896	104.796	5.750	105.339	105.239	105.139	5.750	105.397	105.297	105.197	5.750	103.228	103.128	103.028	5.750	103.228	103.128	103.028
5.875	105.179	105.079	104.979	5.875	105.690	105.590	105.490	5.875	105.753	105.653	105.553	5.875	103.698	103.598	103.498	5.875	103.698	103.598	103.498
5.990	105.289	105.189	105.089	5.990	105.874	105.774	105.674	5.990	105.936	105.836	105.736	5.990	103.054	102.954	102.854	5.990	103.054	102.954	102.854
6.000	105.389	105.289	105.189	6.000	105.974	105.874	105.774	6.000	106.036	105.936	105.836	6.000	103.154	103.054	102.954	6.000	103.154	103.054	102.954
6.125	105.946	105.846	105.746	6.125	106.245	106.145	106.045	6.125	106.308	106.208	106.108	6.125	103.394	103.294	103.194	6.125	103.394	103.294	103.194
6.250	106.189	106.089	105.989	6.250	106.443	106.343	106.243	6.250	106.506	106.406	106.306	6.250	103.613	103.513	103.413	6.250	103.613	103.513	103.413
6.375	105.951	105.817	105.751	6.375	106.459	106.325	106.259	6.375	106.491	106.391	106.291	6.375	101.603	101.469	101.403	6.375	101.603	101.469	101.403

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	99.131	99.031	98.931	4.625	101.999	101.899	101.799	4.625	101.251	101.151	101.051	4.625	101.188	100.988	100.988	3.375	99.038	98.938	98.838
4.500	99.710	99.610	99.510	4.750	102.436	102.336	102.236	4.750	101.744	101.644	101.544	4.750	101.682	101.482	101.482	3.500	99.535	99.435	99.335
4.625	100.356	100.256	100.156	4.875	102.827	102.727	102.627	4.875	102.274	102.174	102.074	4.875	102.211	102.011	102.011	3.625	99.997	99.897	99.797
4.750	100.815	100.715	100.615	4.990	102.971	102.871	102.771	4.990	102.513	102.413	102.313	4.990	102.451	102.251	102.251	3.750	100.344	100.244	100.144
4.875	101.385	101.285	101.185	5.000	103.071	102.971	102.871	5.000	102.613	102.513	102.413	5.000	102.551	102.351	102.351	3.875	100.765	100.665	100.565
4.990	101.805	101.705	101.605	5.125	103.290	103.190	103.090	5.125	102.920	102.820	102.720	5.125	102.858	102.658	102.658	3.990	101.115	101.015	100.915
5.000	101.905	101.805	101.705	5.250	103.741	103.641	103.541	5.250	103.140	103.040	102.940	5.250	102.983	102.783	102.783	4.000	101.215	101.115	101.015
5.125	102.155	102.055	101.955	5.375	103.942	103.842	103.742	5.375	103.425	103.325	103.225	5.375	103.269	103.069	103.069	4.125	101.650	101.550	101.450
5.250	102.462	102.362	102.262	5.500	104.164	104.064	103.964	5.500	103.704	103.604	103.504	5.500	103.548	103.348	103.348	4.250	101.926	101.826	101.726
5.375	102.622	102.522	102.422	5.625	104.335	104.235	104.135	5.625	103.934	103.834	103.734	5.625	103.778	103.578	103.578	4.375	102.256	102.156	102.056
5.500	103.072	102.972	102.872	5.750	104.709	104.609	104.509	5.750	104.038	103.938	103.838	5.750	104.289	104.089	104.089	4.500	102.318	102.218	102.118
5.625	103.008	102.908	102.808	5.875	104.938	104.838	104.738	5.875	104.817	104.717	104.617	5.875	104.598	104.398	104.398	4.625	102.568	102.468	102.368
5.750	103.228	103.128	103.028	5.990	105.036	104.936	104.836	5.990	104.987	104.887	104.787	5.990	104.768	104.568	104.568	4.750	102.760	102.660	102.560
5.875	102.698	102.598	102.498	6.000	105.136	105.036	104.936	6.000	105.087	104.987	104.887	6.000	104.868	104.668	104.668	4.875	102.841	102.741	102.641
5.990	103.054	102.954	102.854	6.125	105.332	105.232	105.132	6.125	105.356	105.256	105.156	6.125	105.137	104.937	104.937	4.990	102.917	102.817	102.717
6.000	103.154	103.054	102.954	6.250	105.269	105.169	105.069	6.250	105.068	104.968	104.868	6.250	104.849	104.649	104.649	5.000	103.017	102.917	102.817
6.125	103.394	103.294	103.194	6.375	105.488	105.388	105.288	6.375	105.364	105.264	105.164	6.375	105.146	104.946	104.946	5.125	103.302	103.202	103.102
6.250	103.613	103.513	103.413	6.500	105.593	105.493	105.393	6.500	105.520	105.420	105.320	6.500	105.301	105.101	105.101	5.250	103.468	103.368	103.268
6.375	101.603	101.503	101.403	6.625	105.670	105.570	105.470	6.625	105.646	105.546	105.446	6.625	105.427	105.227	105.227	5.375	103.649	103.549	103.449

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	99.131	99.031	98.931	4.625	101.999	101.899	101.799	4.625	101.251	101.151	101.051	4.625	101.188	100.988	100.988	3.375	99.038	98.938	98.838	3.375	99.123	98.923	98.923
4.500	99.710	99.610	99.510	4.750	102.436	102.336	102.236	4.750	101.744	101.644	101.544	4.750	101.682	101.482	101.482	3.500	99.535	99.435	99.335	3.500	99.447	99.247	99.247
4.625	100.356	100.256	100.156	4.875	102.827	102.727	102.627	4.875	102.274	102.174	102.074	4.875	102.211	102.011	102.011	3.625	99.997	99.897	99.797	3.625	99.749	99.549	99.549
4.750	100.815	100.715	100.615	4.990	102.971	102.871	102.771	4.990	102.513	102.413	102.313	4.990	102.451	102.251	102.251	3.750	100.344	100.244	100.144	3.750	100.655	100.455	100.455
4.875	101.385	101.285	101.185	5.000	103.071	102.971	102.871	5.000	102.613	102.513	102.413	5.000	102.551	102.351	102.351	3.875	100.765	100.665	100.565	3.875	100.947	100.747	100.747
4.990	101.805	101.705	101.605	5.125	103.290	103.190	103.090	5.125	102.920	102.820	102.720	5.125	102.858	102.658	102.658	3.990	101.115	101.015	100.915	3.990	101.125	100.925	100.925
5.000	101.905	101.805	101.705	5.250	103.741	103.641	103.541	5.250	103.140	103.040	102.940	5.250	103.083	102.883	102.783	4.000	101.215	101.115	101.015	4.000	101.225	101.025	101.025
5.125	102.155	102.055	101.955	5.375	103.942	103.842	103.742	5.375	103.425	103.325	103.225	5.375	103.269	103.069	102.969	4.125	101.650	101.550	101.450	4.125	101.466	101.266	101.266
5.250	102.462	102.362	102.262	5.500	104.164	104.064	103.964	5.500	103.704	103.604	103.504	5.500	103.548	103.348	103.248	4.250	101.926	101.826	101.726	4.250	101.674	101.474	101.474
5.375	102.772	102.672	102.572	5.625	104.385	104.285	104.185	5.625	103.925	103.825	103.725	5.625	103.792	103.592	103.492	4.375	102.177	102.077	101.977	4.375	101.925	101.725	101.725
5.500	102.702	102.702	102.702	5.750	104.709	104.609	104.509	5.750	104.508	104.408	104.308	5.750	104.289	104.089	104.089	4.500	102.318	102.218	102.118	4.500	102.048	101.848	101.848
5.625	103.008	102.908	102.808	5.875	104.938	104.838	104.738	5.875	104.817	104.717	104.617	5.875	104.598	104.398	104.398	4.625	102.568	102.468	102.368	4.625	102.217	102.017	102.017
5.750	103.228	103.128	103.028	5.990	105.036	104.936	104.836	5.990	104.987	104.887	104.787	5.990	104.768	104.568	104.568	4.750	102.660	102.560	102.460	4.750	102.228	102.028	102.028
5.875	102.698	102.598	102.498	6.000	105.136	105.036	104.936	6.000	105.087	104.987	104.887	6.000	104.868	104.668	104.668	4.875	102.841	102.741	102.641	4.875	102.628	102.428	102.428
5.990	103.054	102.954	102.854	6.125	105.332	105.232	105.132	6.125	105.356	105.256	105.156	6.125	105.137	104.937	104.937	4.990	102.917	102.817	102.717	4.990	102.694	102.494	102.494
6.000	103.154	103.054	102.954	6.250	105.269	105.135	105.069	6.250	105.068	104.934	104.868	6.250	104.849	104.649	104.649	5.000	103.017	102.917	102.817	5.000	102.794	102.594	102.594
6.125	103.394	103.294	103.194	6.375	105.488	105.354	105.288	6.375	105.364	105.230	105.164	6.375	105.146	104.946	104.946	5.125	103.302	103.202	103.102	5.125	102.773	102.573	102.573
6.250	103.613	103.513	103.413	6.500	105.593	105.459	105.393	6.500	105.520	105.386	105.320	6.500	105.301	105.101	105.101	5.250	103.468	103.368	103.268	5.250	102.973	102.773	102.773
6.375	101.603	101.503	101.403	6.625	105.670	105.536	105.470	6.625	105.646	105.512	105.446	6.625	105.427	105.227	105.227	5.375	103.649	103.549	103.449	5.375	103.170	102.970	102.970



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.:

3/13/2019

45 Day Lock Exp.:

3/28/2019

60 Day Lock Exp.:

4/12/2019

W. Rate Sheet Dated: 2/11/2019

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	102.661	102.561	102.461	4.750	102.411	102.311	102.211	4.750	102.411	102.311	102.211	4.750	101.529	101.429	101.329	4.750	101.279	101.179	101.079
4.875	103.188	103.088	102.988	4.875	102.938	102.838	102.738	4.875	102.938	102.838	102.738	4.875	102.056	101.956	101.856	4.875	101.806	101.706	101.606
4.990	103.275	103.175	103.075	4.990	102.775	102.675	102.575	4.990	102.775	102.675	102.575	4.990	102.143	102.043	101.943	4.990	101.643	101.543	101.443
5.000	103.375	103.275	103.175	5.000	102.875	102.775	102.675	5.000	102.875	102.775	102.675	5.000	102.243	102.143	102.043	5.000	101.743	101.643	101.543
5.125	103.650	103.550	103.450	5.125	103.150	103.050	102.950	5.125	103.150	103.050	102.950	5.125	102.041	101.941	101.841	5.125	101.541	101.441	101.341
5.250	104.018	103.918	103.818	5.250	103.518	103.418	103.318	5.250	103.518	103.418	103.318	5.250	102.409	102.309	102.209	5.250	101.909	101.809	101.709
5.375	104.300	104.200	104.100	5.375	104.300	104.200	104.100	5.375	104.300	104.200	104.100	5.375	102.691	102.591	102.491	5.375	102.691	102.591	102.491
5.500	104.548	104.448	104.348	5.500	104.548	104.448	104.348	5.500	104.548	104.448	104.348	5.500	102.939	102.839	102.739	5.500	102.939	102.839	102.739
5.625	104.713	104.613	104.513	5.625	104.713	104.613	104.513	5.625	104.713	104.613	104.513	5.625	102.730	102.630	102.530	5.625	102.730	102.630	102.530
5.750	105.132	105.032	104.932	5.750	105.132	105.032	104.932	5.750	105.132	105.032	104.932	5.750	103.149	103.049	102.949	5.750	103.149	103.049	102.949
5.875	105.413	105.313	105.213	5.875	105.413	105.313	105.213	5.875	105.413	105.313	105.213	5.875	103.430	103.330	103.230	5.875	103.430	103.330	103.230
5.990	105.562	105.462	105.362	5.990	105.562	105.462	105.362	5.990	105.562	105.462	105.362	5.990	103.579	103.479	103.379	5.990	103.579	103.479	103.379
6.000	105.662	105.562	105.462	6.000	105.662	105.562	105.462	6.000	105.662	105.562	105.462	6.000	103.679	103.579	103.479	6.000	103.679	103.579	103.479
6.125	105.478	105.360	105.278	6.125	105.478	105.360	105.278	6.125	105.478	105.360	105.278	6.125	102.446	102.328	102.246	6.125	102.446	102.328	102.246
6.250	105.758	105.642	105.558	6.250	105.758	105.642	105.558	6.250	105.758	105.642	105.558	6.250	102.945	102.829	102.745	6.250	102.945	102.829	102.745
6.375	106.504	106.361	106.304	6.375	106.504	106.361	106.304	6.375	106.504	106.361	106.304	6.375	103.541	103.398	103.341	6.375	103.541	103.398	103.341
6.500	107.125	106.985	106.925	6.500	107.125	106.985	106.925	6.500	107.125	106.985	106.925	6.500	104.012	103.872	103.812	6.500	104.012	103.872	103.812
6.625	107.545	107.408	107.345	6.625	107.545	107.408	107.345	6.625	107.545	107.408	107.345	6.625	104.282	104.145	104.082	6.625	104.282	104.145	104.082
6.750	107.815	107.680	107.615	6.750	107.815	107.680	107.615	6.750	107.815	107.680	107.615	6.750	104.402	104.267	104.202	6.750	104.402	104.267	104.202
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	101.279	101.179	101.079	4.250	100.983	100.883	100.783	4.250	101.358	101.258	101.158	4.250	101.358	101.258	101.158	3.750	100.644	100.544	100.444
4.875	101.806	101.706	101.606	4.375	101.437	101.337	101.237	4.375	101.812	101.712	101.612	4.375	101.812	101.712	101.612	3.875	101.178	101.078	100.978
4.990	101.643	101.543	101.443	4.500	101.879	101.779	101.679	4.500	102.254	102.154	102.054	4.500	102.254	102.154	102.054	3.990	101.443	101.343	101.243
5.000	101.743	101.643	101.543	4.625	102.261	102.161	102.061	4.625	102.636	102.536	102.436	4.625	102.636	102.536	102.436	4.000	101.543	101.443	101.343
5.125	101.541	101.441	101.341	4.750	102.782	102.682	102.582	4.750	103.157	103.057	102.957	4.750	103.157	103.057	102.957	4.125	101.972	101.872	101.772
5.250	101.909	101.809	101.709	4.875	103.123	103.023	102.923	4.875	103.498	103.398	103.298	4.875	103.498	103.398	103.298	4.250	102.328	102.228	102.128
5.375	102.691	102.591	102.491	4.990	103.170	103.070	102.970	4.990	103.295	103.195	103.095	4.990	103.295	103.195	103.095	4.375	102.624	102.524	102.424
5.500	102.939	102.839	102.739	5.000	103.270	103.170	103.070	5.000	103.395	103.295	103.195	5.000	103.395	103.295	103.195	4.500	102.329	102.229	102.129
5.625	102.730	102.630	102.530	5.125	103.524	103.424	103.324	5.125	103.649	103.549	103.449	5.125	103.649	103.549	103.449	4.625	102.764	102.664	102.564
5.750	103.149	103.049	102.949	5.250	103.895	103.795	103.695	5.250	104.020	103.920	103.820	5.250	104.020	103.920	103.820	4.750	103.021	102.921	102.821
5.875	103.430	103.330	103.230	5.375	104.153	104.053	103.953	5.375	104.153	104.053	103.953	5.375	104.153	104.053	103.953	4.875	103.153	103.053	102.953
5.990	103.579	103.479	103.379	5.500	104.408	104.308	104.208	5.500	104.408	104.308	104.208	5.500	104.408	104.308	104.208	4.990	103.006	102.906	102.806
6.000	103.679	103.579	103.479	5.625	104.642	104.542	104.442	5.625	104.642	104.542	104.442	5.625	104.642	104.542	104.442	5.000	103.106	103.006	102.906
6.125	102.446	102.328	102.246	5.750	104.998	104.898	104.798	5.750	104.998	104.898	104.798	5.750	104.998	104.898	104.798	5.125	103.496	103.396	103.296
6.250	102.945	102.829	102.745	5.875	105.357	105.257	105.157	5.875	105.357	105.257	105.157	5.875	105.357	105.257	105.157	5.250	103.702	103.602	103.502
6.375	103.541	103.398	103.341	5.990	105.523	105.423	105.323	5.990	105.523	105.423	105.323	5.990	105.523	105.423	105.323	5.375	103.938	103.838	103.738
6.500	104.012	103.872	103.812	6.000	105.623	105.523	105.423	6.000	105.623	105.523	105.423	6.000	105.623	105.523	105.423	5.500	104.270	104.170	104.070
6.625	104.282	104.145	104.082	6.125	105.087	104.968	104.887	6.125	105.087	104.968	104.887	6.125	105.087	104.968	104.887	5.625	102.828	102.728	102.628
6.750	104.402	104.267	104.202	6.250	105.453	105.336	105.253	6.250	105.453	105.336	105.253	6.250	105.453	105.336	105.253	5.750	103.129	103.029	102.929
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	101.144	101.044	100.944	3.750	101.144	101.044	100.944	3.750	100.090	99.990	99.890	3.750	100.590	100.490	100.390	3.750	100.590	100.490	100.390
3.875	101.428	101.328	101.228	3.875	101.428	101.328	101.228	3.875	100.624	100.524	100.424	3.875	100.874	100.774	100.674	3.875	100.874	100.774	100.674
3.990	101.693	101.593	101.493	3.990	101.693	101.593	101.493	3.990	100.396	100.296	100.196	3.990	100.646	100.546	100.446	3.990	100.646	100.546	100.446
4.000	101.793	101.693	101.593	4.000	101.793	101.693	101.593	4.000	100.496	100.396	100.296	4.000	100.746	100.646	100.546	4.000	100.746	100.646	100.546
4.125	102.222	102.122	102.022	4.125	102.222	102.122	102.022	4.125	100.925	100.825	100.725	4.125	101.175	101.075	100.975	4.125	101.175	101.075	100.975
4.250	102.488	102.388	102.288	4.250	102.488	102.388	102.288	4.250	101.191	101.091	100.991	4.250	101.441	101.341	101.241	4.250	101.441	101.341	101.241
4.375	102.624	102.524	102.424	4.375	102.624	102.524	102.424	4.375	101.577	101.477	101.377	4.375	101.577	101.477	101.377	4.375	101.577	101.477	101.377
4.500	102.729	102.229	102.129	4.500	102.329	102.229	102.129	4.500	100.672	100.572	100.472	4.500	100.672	100.572	100.472	4.500	100.672	100.572	100.472
4.625	102.674	102.664	102.654	4.625	102.764	102.664	102.654	4.625	101.107	101.007	100.907	4.625	101.107	101.007	100.907	4.625	101.107	101.007	100.907
4.750	103.021	102.921	102.821	4.750	103.021	102.921	102.821	4.750	101.364	101.264	101.164	4.750	101.364	101.264	101.164	4.750	101.364	101.264	101.164
4.875	103.153	103.053	102.953	4.875	103.153	103.053													



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.:

3/13/2019

45 Day Lock Exp.:

3/28/2019

60 Day Lock Exp.:

4/12/2019

W. Rate Sheet Dated: 2/11/2019

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	102.683	102.583	102.483	4.250	101.119	101.019	100.919	3.750	100.725	100.625	100.525	4.750	101.551	101.451	101.351	3.750	100.171	100.071	99.971
4.875	103.234	103.134	103.034	4.375	101.582	101.482	101.382	3.875	101.270	101.170	101.070	4.875	102.102	102.002	101.902	3.875	100.716	100.616	100.516
4.990	103.340	103.240	103.140	4.500	102.049	101.949	101.849	3.990	101.413	101.313	101.213	4.990	102.208	102.108	102.008	3.990	100.366	100.266	100.166
5.000	103.440	103.340	103.240	4.625	102.278	102.178	102.078	4.000	101.513	101.413	101.313	5.000	102.308	102.208	102.108	4.000	100.466	100.366	100.266
5.125	103.460	103.360	103.260	4.750	102.804	102.704	102.604	4.125	102.003	101.903	101.803	5.125	101.851	101.751	101.651	4.125	100.956	100.856	100.756
5.250	104.013	103.913	103.813	4.875	103.230	103.130	103.030	4.250	102.292	102.192	102.092	5.250	102.404	102.304	102.204	4.250	101.245	101.145	101.045
5.375	104.310	104.210	104.110	4.990	103.283	103.183	103.083	4.375	102.700	102.600	102.500	5.375	102.701	102.601	102.501	4.375	101.653	101.553	101.453
5.500	104.534	104.434	104.334	5.000	103.383	103.283	103.183	4.500	102.454	102.354	102.254	5.500	102.925	102.825	102.725	4.500	100.797	100.697	100.597
5.625	104.621	104.521	104.421	5.125	103.536	103.436	103.336	4.625	102.729	102.629	102.529	5.625	102.638	102.538	102.438	4.625	101.072	100.972	100.872
5.750	105.047	104.947	104.847	5.250	103.967	103.867	103.767	4.750	103.153	103.053	102.953	5.750	103.064	102.964	102.864	4.750	101.496	101.396	101.296
5.875	105.334	105.234	105.134	5.375	104.143	104.043	103.943	4.875	103.264	103.164	103.064	5.875	103.351	103.251	103.151	4.875	101.607	101.507	101.407
5.990	105.504	105.404	105.304	5.500	104.401	104.301	104.201	4.990	103.039	102.939	102.839	5.990	103.521	103.421	103.321	4.990	101.132	101.032	100.932
6.000	105.604	105.504	105.404	5.625	104.557	104.457	104.357	5.000	103.139	103.039	102.939	6.000	103.621	103.521	103.421	5.000	101.232	101.132	101.032
6.125	105.449	105.349	105.249	5.750	104.917	104.817	104.717	5.125	103.550	103.450	103.350	6.125	102.417	102.317	102.217	5.125	101.643	101.543	101.443
6.250	105.720	105.620	105.520	5.875	105.309	105.209	105.109	5.250	103.757	103.657	103.557	6.250	102.907	102.807	102.707	5.250	101.850	101.750	101.650
6.375	106.404	106.304	106.204	5.990	105.478	105.378	105.278	5.375	103.989	103.889	103.789	6.375	103.441	103.341	103.241	5.375	102.082	101.982	101.882
6.500	106.490	106.390	106.290	6.000	105.578	105.478	105.378	5.500	102.477	102.377	102.277	6.500	103.377	103.277	103.177	5.500	100.320	100.220	100.120
6.625	106.973	106.873	106.773	6.125	105.023	104.923	104.823	5.625	102.835	102.735	102.635	6.625	103.710	103.610	103.510	5.625	100.678	100.578	100.478
6.750	107.313	107.213	107.113	6.250	105.393	105.293	105.193	5.750	103.136	103.036	102.936	6.750	103.900	103.800	103.700	5.750	100.979	100.879	100.779

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%
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.:

3/13/2019

45 Day Lock Exp.:

3/28/2019

60 Day Lock Exp.:

4/12/2019

W. Rate Sheet Dated: 2/11/2019

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)