



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.: 3/14/2019

45 Day Lock Exp.: 3/29/2019

60 Day Lock Exp.: 4/15/2019

W. Rate Sheet Dated: 2/12/2019

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	100.278	100.128	99.978	3.750	99.708	99.558	99.408	2.375	95.324	95.174	95.024	3.125	97.424	97.274	97.124
3.875	100.777	100.627	100.477	3.875	100.161	100.011	99.861	2.500	94.274	94.124	93.974	3.250	97.974	97.824	97.674
4.000	101.278	101.128	100.978	4.000	100.548	100.398	100.248	2.625	95.174	95.024	94.874	3.375	98.355	98.205	98.055
4.125	101.771	101.621	101.471	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	102.144	102.034	101.934	4.250	101.258	101.149	101.049	2.875	98.237	98.087	97.937	3.625	99.105	98.955	98.805
4.375	102.631	102.521	102.421	4.375	101.637	101.527	101.427	3.000	98.686	98.536	98.386	Margin = 2.250		Index = 2.560	
4.500	103.052	102.942	102.842	4.500	101.948	101.838	101.738	3.125	99.136	98.986	98.836				
4.625	103.430	103.321	103.221	4.625	102.284	102.175	102.075	3.250	99.496	99.346	99.196				
4.750	103.555	103.446	103.346	4.750	102.162	102.052	101.952	3.375	99.939	99.789	99.639				
4.875	103.335	103.225	103.125	4.875	102.486	102.376	102.276	3.500	100.384	100.234	100.084				
5.000	103.879	103.770	103.670	5.000	102.883	102.773	102.673	3.625	100.821	100.671	100.521				
5.125	104.129	104.020	103.920	5.125	103.119	103.010	102.910	3.750	100.847	100.697	100.547				
5.250	103.745	103.645	103.545	5.250	102.826	102.726	102.626	3.875	101.277	101.127	100.977				
5.375	103.902	103.802	103.702	5.375	103.140	103.040	102.940	4.000	101.642	101.492	101.342				
5.500	104.233	104.133	104.033	5.500	103.537	103.437	103.337	4.125	101.964	101.814	101.664				
5.625	104.453	104.353	104.253	5.625	103.623	103.523	103.423	4.250	101.495	101.345	101.195				
5.750	104.664	104.565	104.398	5.750	103.360	103.251	103.095	4.375	101.851	101.701	101.551				
5.875	104.672	104.562	104.406	5.875	103.684	103.575	103.418	4.500	102.139	101.989	101.839				
6.000	105.102	104.993	104.837	6.000	104.081	103.972	103.815	4.625	102.453	102.303	102.153				

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	99.078	98.928	98.778	3.750	98.708	98.558	98.408	2.375	94.324	94.174	94.024	3.125	96.424	96.274	96.124
3.875	99.577	99.427	99.277	3.875	99.161	99.011	98.861	2.500	93.274	93.124	92.974	3.250	96.974	96.824	96.674
4.000	100.078	99.928	99.778	4.000	99.548	99.398	99.248	2.625	94.174	94.024	93.874	3.375	97.355	97.205	97.055
4.125	100.571	100.421	100.271	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	100.894	100.784	100.684	4.250	100.258	100.149	100.049	2.875	97.237	97.087	96.937	3.625	98.105	97.955	97.805
4.375	101.381	101.271	101.171	4.375	100.637	100.527	100.427	3.000	97.686	97.536	97.386	Margin = 2.250		Index = 2.560	
4.500	101.802	101.692	101.592	4.500	100.948	100.838	100.738	3.125	98.136	97.986	97.836	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.180	102.071	101.971	4.625	101.284	101.175	101.075	3.250	98.496	98.346	98.196	Rate	30 Day	45 Day	60 Day
4.750	102.305	102.196	102.096	4.750	101.162	101.052	100.952	3.375	98.939	98.789	98.639	4.625	101.030	100.780	100.530
4.875	102.285	102.175	102.075	4.875	101.486	101.376	101.276	3.500	99.384	99.234	99.084	4.750	100.622	100.372	100.122
5.000	102.629	102.520	102.420	5.000	101.883	101.773	101.673	3.625	99.821	99.671	99.521	4.875	101.035	100.785	100.535
5.125	103.049	102.940	102.840	5.125	102.219	102.110	102.010	3.750	99.847	99.697	99.547	5.000	101.379	101.129	100.879
5.250	102.845	102.745	102.645	5.250	101.826	101.726	101.626	3.875	100.277	100.127	99.977	5.125	101.749	101.499	101.249
5.375	103.102	103.002	102.902	5.375	102.140	102.040	101.940	4.000	100.642	100.492	100.342	5.250	101.245	100.995	100.745
5.500	103.383	103.283	103.183	5.500	102.537	102.437	102.337	4.125	100.964	100.814	100.664	5.375	101.602	101.352	101.102
5.625	103.503	103.403	103.303	5.625	102.673	102.573	102.473	4.250	100.495	100.345	100.195	5.500	102.000	101.750	101.500
5.750	103.514	103.405	103.248	5.750	102.360	102.251	102.095	4.375	100.851	100.701	100.551	5.625	102.250	102.000	101.750
5.875	103.522	103.412	103.256	5.875	102.684	102.575	102.418	4.500	101.139	100.989	100.839	5.750	102.500	102.250	102.000
6.000	103.952	103.843	103.687	6.000	103.081	102.972	102.815	4.625	101.453	101.303	101.153	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	100.185	99.935	99.685	4.875	99.766	99.516	99.266
5.125	100.899	100.649	100.399	5.125	100.499	100.249	99.999
5.375	100.752	100.502	100.252	5.375	100.420	100.170	99.920
5.625	101.553	101.303	101.053	5.625	101.153	100.903	100.653
5.875	101.547	101.297	101.047	5.875	100.964	100.714	100.464
6.000	101.977	101.727	101.477	6.000	101.361	101.111	100.861
6.125	102.348	102.098	101.848	6.125	101.697	101.447	101.197
6.250	102.750	102.500	102.250	6.250	102.701	102.451	102.201
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	98.280	98.030	97.780	
4.750	97.872	97.622	97.372	
4.875	98.285	98.035	97.785	
5.000	98.629	98.379	98.129	
5.125	98.999	98.749	98.499	
5.250	98.495	98.245	97.995	
5.375	98.852	98.602	98.352	
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.:

3/14/2019

45 Day Lock Exp.:

3/29/2019

60 Day Lock Exp.:

4/15/2019

W. Rate Sheet Dated: 2/12/2019

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	98.809	98.659	98.509	3.750	98.239	98.089	97.939	2.375	91.824	91.674	91.524	3.125	95.74	95.587	95.437
3.875	99.308	99.158	99.008	3.875	98.692	98.542	98.392	2.500	90.774	90.624	90.474	3.250	96.97	96.824	96.674
4.000	99.809	99.659	99.509	4.000	99.080	98.930	98.780	2.625	91.674	91.524	91.374	3.375	97.36	97.205	97.055
4.125	100.302	100.152	100.002	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	100.706	100.597	100.497	4.250	99.821	99.711	99.611	2.875	96.549	96.399	96.249	3.625	98.11	97.955	97.805
4.375	101.193	101.084	100.984	4.375	100.199	100.090	99.990	3.000	96.999	96.849	96.699	Margin = 2.250		Index = 2.560	
4.500	101.614	101.505	101.405	4.500	100.510	100.401	100.301	3.125	97.448	97.298	97.148				
4.625	101.993	101.883	101.783	4.625	100.846	100.737	100.637	3.250	98.496	98.346	98.196				
4.750	101.805	101.696	101.596	4.750	100.412	100.302	100.202	3.375	98.939	98.789	98.639				
4.875	101.585	101.475	101.375	4.875	100.736	100.626	100.526	3.500	99.384	99.234	99.084				
5.000	102.129	102.020	101.920	5.000	101.133	101.023	100.923	3.625	99.821	99.671	99.521				
5.125	102.379	102.270	102.170	5.125	101.369	101.260	101.160	3.750	99.378	99.228	99.078				
5.250	101.713	101.613	101.513	5.250	100.794	100.694	100.594	3.875	99.808	99.658	99.508				
5.375	101.871	101.771	101.671	5.375	101.108	101.008	100.908	4.000	100.173	100.023	99.873				
5.500	102.202	102.102	102.002	5.500	101.505	101.405	101.305	4.125	100.495	100.345	100.195				
5.625	102.422	102.322	102.222	5.625	101.592	101.492	101.392	4.250	100.057	99.907	99.757				
5.750	102.133	102.023	101.867	5.750	100.829	100.720	100.563	4.375	100.413	100.263	100.113				
5.875	102.140	102.031	101.875	5.875	101.153	101.043	100.887	4.500	100.701	100.551	100.401				
6.000	102.571	102.462	102.306	6.000	101.550	101.440	101.284	4.625	101.015	100.865	100.715				

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	97.609	97.459	97.309	3.750	97.239	97.089	96.939	2.375	92.574	92.424	92.274	3.125	94.737	94.587	94.437
3.875	98.108	97.958	97.808	3.875	97.692	97.542	97.392	2.500	91.524	91.374	91.224	3.250	95.974	95.824	95.674
4.000	98.609	98.459	98.309	4.000	98.080	97.930	97.780	2.625	92.424	92.274	92.124	3.375	96.355	96.205	96.055
4.125	99.102	98.952	98.802	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	99.456	99.347	99.247	4.250	98.821	98.711	98.611	2.875	96.331	96.181	96.031	3.625	97.105	96.955	96.805
4.375	99.943	99.834	99.734	4.375	99.199	99.090	98.990	3.000	96.780	96.630	96.480	Margin = 2.250		Index = 2.560	
4.500	100.364	100.255	100.155	4.500	99.510	99.401	99.301	3.125	97.229	97.079	96.929	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.743	100.633	100.533	4.625	99.846	99.737	99.637	3.250	97.403	97.253	97.103	Rate	30 Day	45 Day	60 Day
4.750	100.555	100.446	100.346	4.750	99.412	99.302	99.202	3.375	97.845	97.695	97.545	4.625	99.593	99.343	99.093
4.875	100.535	100.425	100.325	4.875	99.736	99.626	99.526	3.500	98.290	98.140	97.990	4.750	98.872	98.622	98.372
5.000	100.879	100.770	100.670	5.000	100.133	100.023	99.923	3.625	98.727	98.577	98.427	4.875	99.285	99.035	98.785
5.125	101.299	101.190	101.090	5.125	100.469	100.360	100.260	3.750	98.597	98.447	98.297	5.000	99.629	99.379	99.129
5.250	100.813	100.713	100.613	5.250	99.794	99.694	99.594	3.875	99.027	98.877	98.727	5.125	99.999	99.749	99.499
5.375	101.071	100.971	100.871	5.375	100.108	100.008	99.908	4.000	99.392	99.242	99.092	5.250	99.213	98.963	98.713
5.500	101.352	101.252	101.152	5.500	100.505	100.405	100.305	4.125	99.714	99.564	99.414	5.375	99.571	99.321	99.071
5.625	101.472	101.372	101.272	5.625	100.642	100.542	100.442	4.250	98.932	98.782	98.632	5.500	99.969	99.719	99.469
5.750	100.983	100.873	100.717	5.750	99.829	99.720	99.563	4.375	99.288	99.138	98.988	5.625	100.219	99.969	99.719
5.875	100.990	100.881	100.725	5.875	100.153	100.043	99.887	4.500	99.576	99.426	99.276	5.750	99.969	99.719	99.469
6.000	101.421	101.312	101.156	6.000	100.550	100.440	100.284	4.625	99.890	99.740	99.590	5.875	100.218	99.968	99.718

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:	2/12/2019 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	98.435	98.185	97.935	4.875	98.016	97.766	97.516
5.125	99.149	98.899	98.649	5.125	98.749	98.499	98.249
5.375	98.721	98.471	98.221	5.375	98.388	98.138	97.888
5.625	99.522	99.272	99.022	5.625	99.122	98.872	98.622
5.875	99.015	98.765	98.515	5.875	98.433	98.183	97.933
6.000	99.446	99.196	98.946	6.000	98.830	98.580	98.330
6.125	99.816	99.566	99.316	6.125	99.166	98.916	98.666
6.250	99.250	99.000	98.750	6.250	99.201	98.951	98.701
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	96.843	96.593	96.343	
4.750	96.122	95.872	95.622	
4.875	96.535	96.285	96.035	
5.000	96.879	96.629	96.379	
5.125	97.249	96.999	96.749	
5.250	96.463	96.213	95.963	
5.375	96.821	96.571	96.321	
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	97.468	97.218	96.968	

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.: 3/14/2019
45 Day Lock Exp.: 3/29/2019
60 Day Lock Exp.: 4/15/2019

W. Rate Sheet Dated: 2/12/2019

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	100.888	100.788	100.688	4.375	100.163	100.063	99.963	4.375	99.975	99.875	99.775	4.375	100.096	99.996	99.896	4.375	99.371	99.271	99.171
4.500	101.424	101.324	101.224	4.500	100.754	100.654	100.554	4.500	100.566	100.466	100.366	4.500	100.628	100.528	100.428	4.500	99.958	99.858	99.758
4.625	101.602	101.502	101.402	4.625	101.170	101.070	100.970	4.625	101.123	101.023	100.923	4.625	100.892	100.792	100.692	4.625	100.460	100.360	100.260
4.750	102.192	102.092	101.992	4.750	101.931	101.831	101.731	4.750	101.927	101.827	101.727	4.750	101.127	101.027	100.927	4.750	100.866	100.766	100.666
4.875	102.689	102.589	102.489	4.875	102.492	102.392	102.292	4.875	102.492	102.392	102.292	4.875	101.601	101.501	101.401	4.875	101.404	101.304	101.204
4.990	102.929	102.829	102.729	4.990	102.768	102.668	102.568	4.990	102.768	102.668	102.568	4.990	101.986	101.886	101.786	4.990	101.825	101.725	101.625
5.000	103.029	102.929	102.829	5.000	102.868	102.768	102.668	5.000	102.868	102.768	102.668	5.000	102.086	101.986	101.886	5.000	101.925	101.825	101.725
5.125	103.323	103.223	103.123	5.125	103.198	103.098	102.998	5.125	103.198	103.098	102.998	5.125	102.302	102.202	102.102	5.125	102.177	102.077	101.977
5.250	103.662	103.562	103.462	5.250	103.793	103.693	103.593	5.250	103.883	103.783	103.683	5.250	102.485	102.385	102.285	5.250	102.485	102.385	102.285
5.375	103.986	103.886	103.786	5.375	104.112	104.012	103.912	5.375	104.206	104.106	104.006	5.375	102.655	102.555	102.455	5.375	102.655	102.555	102.455
5.500	104.298	104.198	104.098	5.500	104.403	104.303	104.203	5.500	104.496	104.396	104.296	5.500	103.106	103.006	102.906	5.500	103.106	103.006	102.906
5.625	104.627	104.527	104.427	5.625	104.643	104.543	104.443	5.625	104.737	104.637	104.537	5.625	103.046	102.946	102.846	5.625	103.046	102.946	102.846
5.750	104.992	104.892	104.792	5.750	105.335	105.235	105.135	5.750	105.393	105.293	105.193	5.750	103.268	103.168	103.068	5.750	103.268	103.168	103.068
5.875	105.177	105.077	104.977	5.875	105.689	105.589	105.489	5.875	105.752	105.652	105.552	5.875	103.699	103.599	103.499	5.875	103.699	103.599	103.499
5.990	105.288	105.188	105.088	5.990	105.875	105.775	105.675	5.990	105.938	105.838	105.738	5.990	103.060	102.960	102.860	5.990	103.060	102.960	102.860
6.000	105.388	105.288	105.188	6.000	105.975	105.875	105.775	6.000	106.038	105.938	105.838	6.000	103.160	103.060	102.960	6.000	103.160	103.060	102.960
6.125	105.953	105.853	105.753	6.125	106.249	106.149	106.049	6.125	106.311	106.211	106.111	6.125	103.400	103.300	103.200	6.125	103.400	103.300	103.200
6.250	106.199	106.099	105.999	6.250	106.453	106.353	106.253	6.250	106.515	106.415	106.315	6.250	103.624	103.524	103.424	6.250	103.624	103.524	103.424
6.375	105.945	105.845	105.745	6.375	106.453	106.319	106.253	6.375	106.487	106.387	106.287	6.375	101.599	101.465	101.399	6.375	101.599	101.465	101.399

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	99.183	99.083	98.983	4.625	102.046	101.946	101.846	4.625	101.354	101.254	101.154	4.625	101.291	101.091	101.091	3.375	99.089	98.989	98.889
4.500	99.770	99.670	99.570	4.750	102.490	102.390	102.290	4.750	101.798	101.698	101.598	4.750	101.736	101.536	101.536	3.500	99.578	99.478	99.378
4.625	100.413	100.313	100.213	4.875	102.884	102.784	102.684	4.875	102.334	102.234	102.134	4.875	102.272	102.072	102.072	3.625	100.052	99.952	99.852
4.750	100.862	100.762	100.662	4.990	103.032	102.932	102.832	4.990	102.574	102.474	102.374	4.990	102.511	102.311	102.311	3.750	100.403	100.303	100.203
4.875	101.404	101.304	101.204	5.000	103.132	103.032	102.932	5.000	102.674	102.574	102.474	5.000	102.611	102.411	102.411	3.875	100.834	100.734	100.634
4.990	101.825	101.725	101.625	5.125	103.364	103.264	103.164	5.125	102.994	102.894	102.794	5.125	102.931	102.731	102.731	3.990	101.189	101.089	100.989
5.000	101.925	101.825	101.725	5.250	103.790	103.690	103.590	5.250	103.189	103.089	102.989	5.250	103.033	102.833	102.833	4.000	101.289	101.189	101.089
5.125	102.177	102.077	101.977	5.375	103.994	103.894	103.794	5.375	103.477	103.377	103.277	5.375	103.321	103.121	103.121	4.125	101.730	101.630	101.530
5.250	102.485	102.385	102.285	5.500	104.216	104.116	104.016	5.500	103.755	103.655	103.555	5.500	103.599	103.399	103.399	4.250	102.030	101.930	101.830
5.375	102.655	102.555	102.455	5.625	104.391	104.291	104.191	5.625	103.990	103.890	103.790	5.625	103.834	103.634	103.634	4.375	102.361	102.261	102.161
5.500	103.106	103.006	102.906	5.750	104.726	104.626	104.526	5.750	104.525	104.425	104.325	5.750	104.306	104.106	104.106	4.500	102.425	102.325	102.225
5.625	103.046	102.946	102.846	5.875	104.956	104.856	104.756	5.875	104.836	104.736	104.636	5.875	104.618	104.418	104.418	4.625	102.668	102.568	102.468
5.750	103.268	103.168	103.068	5.990	105.058	104.958	104.858	5.990	105.009	104.909	104.809	5.990	104.790	104.590	104.590	4.750	102.873	102.773	102.673
5.875	102.699	102.599	102.499	6.000	105.158	105.058	104.958	6.000	105.109	105.009	104.909	6.000	104.890	104.690	104.690	4.875	102.923	102.823	102.723
5.990	103.060	102.960	102.860	6.125	105.356	105.256	105.156	6.125	105.380	105.280	105.180	6.125	105.161	104.961	104.961	4.990	103.000	102.900	102.800
6.000	103.160	103.060	102.960	6.250	105.281	105.147	105.081	6.250	105.080	104.946	104.880	6.250	104.861	104.661	104.661	5.000	103.100	103.000	102.900
6.125	103.400	103.300	103.200	6.375	105.502	105.368	105.302	6.375	105.378	105.244	105.178	6.375	105.160	104.960	104.960	5.125	103.379	103.279	103.179
6.250	103.624	103.524	103.424	6.500	105.607	105.473	105.407	6.500	105.539	105.405	105.339	6.500	105.320	105.120	105.120	5.250	103.548	103.448	103.348
6.375	101.599	101.499	101.399	6.625	105.688	105.554	105.488	6.625	105.665	105.531	105.465	6.625	105.446	105.246	105.246	5.375	103.729	103.629	103.529

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	99.183	99.083	98.983	4.625	102.046	101.946	101.846	4.625	101.354	101.254	101.154	4.625	101.291	101.091	101.091	3.375	99.089	98.989	98.889	3.375	99.166	98.966	98.966
4.500	99.770	99.670	99.570	4.750	102.490	102.390	102.290	4.750	101.798	101.698	101.598	4.750	101.736	101.536	101.536	3.500	99.578	99.478	99.378	3.500	99.941	99.291	99.291
4.625	100.413	100.313	100.213	4.875	102.884	102.784	102.684	4.875	102.334	102.234	102.134	4.875	102.272	102.072	102.072	3.625	100.052	99.952	99.852	3.625	99.794	99.594	99.594
4.750	100.862	100.762	100.662	4.990	103.032	102.932	102.832	4.990	102.574	102.474	102.374	4.990	102.511	102.311	102.311	3.750	100.403	100.303	100.203	3.750	100.707	100.507	100.507
4.875	101.404	101.304	101.204	5.000	103.132	103.032	102.932	5.000	102.674	102.574	102.474	5.000	102.611	102.411	102.411	3.875	100.834	100.734	100.634	3.875	101.000	100.800	100.800
4.990	101.825	101.725	101.625	5.125	103.364	103.264	103.164	5.125	102.994	102.894	102.794	5.125	102.931	102.731	102.731	3.990	101.189	101.089	100.989	3.990	101.181	100.981	100.981
5.000	101.925	101.825	101.725	5.250	103.790	103.690	103.590	5.250	103.189	103.089	102.989	5.250	103.033	102.833	102.833	4.000	101.289	101.189	101.089	4.000	101.281	101.081	101.081
5.125	102.177	102.077	101.977	5.375	103.994	103.894	103.794	5.375	103.477	103.377	103.277	5.375	103.321	103.121	103.121	4.125	101.730	101.630	101.530	4.125	101.526	101.326	101.326
5.250	102.485	102.385	102.285	5.500	104.216	104.116	104.016	5.500	103.755	103.655	103.555	5.500	103.599	103.399	103.399	4.250	102.030	101.930	101.830	4.250	101.738	101.538	101.538
5.375	102.655	102.555	102.455	5.625	104.391	104.291	104.191	5.625	103.990	103.890	103.790	5.625	103.833	103.633	103.633	4.375	102.361	102.261	102.161	4.375	101.942	101.742	101.742
5.500	102.825	102.725	102.625	5.750	104.626	104.526	104.426	5.750	104.276	104.176	104.076	5.750	104.120	103.920	103.920	4.500	102.736	102.636	102.536	4.500	102.105	101.905	101.905
5.625	103.046	102.946	102.846	5.875	104.956	104.856	104.756	5.875	104.636	104.536	104.436	5.875	104.618	104.418	104.418	4.625	102.668	102.568	102.468	4.625	102.277	102.077	102.077
5.750	103.268	103.168	103.068	5.990	105.058	104.958	104.858	5.990	105.009	104.909	104.809	5.990	104.950	104.750	104.750	4.750	102.873	102.773	102.673	4.750	102.490	102.290	102.290
5.875	103.699	103.599	103.499	6.000	105.158	105.058	104.958	6.000	105.109	105.009	104.909	6.000	104.980	104.780	104.780	4.875	102.923	102.823	102.723	4.875	102.690	102.490	102.490
5.990	103.060	102.960	102.860	6.125	105.356	105.256	105.156	6.125	105.380	105.280	105.180	6.125	105.161	104.961	104.961	4.990	103.000	102.900	102.800	4.990	102.757	102.557	102.557
6.000	103.160	103.060	102.960	6.250	105.281	105.147	105.081	6.250	105.080	104.946	104.880	6.250	104.861	104.661	104.661	5.000	103.100	103.000	102.900	5.000	102.857	102.657	102.657
6.125	103.400	103.300	103.200	6.375	105.502	105.368	105.302	6.375	105.378	105.244	105.178	6.375	105.160	104.960	104.960	5.125	103.379	103.279	103.179	5.125	103.083	102.883	102.883
6.250	103.624	103.524	103.424	6.500	105.607	105.473	105.407	6.500	105.539	105.405	105.339	6.500	105.320	105.120	105.120	5.250	103.548	103.448	103.348	5.250	103.032	102.832	102.832
6.375	101.599	101.499	101.399	6.625	105.688	105.554	105.488	6.625	105.665	105.531	105.465	6.625	105.446	105.246	105.246	5.375	103.729	103.629	103.529	5.375	103.232	103.032	103.032



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.: 3/14/2019
45 Day Lock Exp.: 3/29/2019
60 Day Lock Exp.: 4/15/2019

W. Rate Sheet Dated: 2/12/2019

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	102.646	102.546	102.446	4.750	102.396	102.296	102.196	4.750	102.396	102.296	102.196	4.750	101.504	101.404	101.304	4.750	101.254	101.154	101.054
4.875	103.207	103.107	103.007	4.875	102.957	102.857	102.757	4.875	102.957	102.857	102.757	4.875	102.065	101.965	101.865	4.875	101.815	101.715	101.615
4.990	103.287	103.187	103.087	4.990	102.787	102.687	102.587	4.990	102.787	102.687	102.587	4.990	102.145	102.045	101.945	4.990	101.645	101.545	101.445
5.000	103.387	103.287	103.187	5.000	102.887	102.787	102.687	5.000	102.887	102.787	102.687	5.000	102.245	102.145	102.045	5.000	101.745	101.645	101.545
5.125	103.591	103.491	103.391	5.125	103.091	102.991	102.891	5.125	103.091	102.991	102.891	5.125	101.984	101.884	101.784	5.125	101.484	101.384	101.284
5.250	103.965	103.865	103.765	5.250	103.465	103.365	103.265	5.250	103.465	103.365	103.265	5.250	102.358	102.258	102.158	5.250	101.858	101.758	101.658
5.375	104.249	104.149	104.049	5.375	104.249	104.149	104.049	5.375	104.249	104.149	104.049	5.375	102.642	102.542	102.442	5.375	102.642	102.542	102.442
5.500	104.504	104.404	104.304	5.500	104.504	104.404	104.304	5.500	104.504	104.404	104.304	5.500	102.897	102.797	102.697	5.500	102.897	102.797	102.697
5.625	104.649	104.549	104.449	5.625	104.649	104.549	104.449	5.625	104.649	104.549	104.449	5.625	102.590	102.490	102.390	5.625	102.590	102.490	102.390
5.750	105.074	104.974	104.874	5.750	105.074	104.974	104.874	5.750	105.074	104.974	104.874	5.750	103.015	102.915	102.815	5.750	103.015	102.915	102.815
5.875	105.360	105.260	105.160	5.875	105.360	105.260	105.160	5.875	105.360	105.260	105.160	5.875	103.301	103.201	103.101	5.875	103.301	103.201	103.101
5.990	105.513	105.413	105.313	5.990	105.513	105.413	105.313	5.990	105.513	105.413	105.313	5.990	103.454	103.354	103.254	5.990	103.454	103.354	103.254
6.000	105.613	105.513	105.413	6.000	105.613	105.513	105.413	6.000	105.613	105.513	105.413	6.000	103.554	103.454	103.354	6.000	103.554	103.454	103.354
6.125	105.570	105.452	105.370	6.125	105.570	105.452	105.370	6.125	105.570	105.452	105.370	6.125	103.538	103.420	103.338	6.125	103.538	103.420	103.338
6.250	105.839	105.721	105.639	6.250	105.839	105.721	105.639	6.250	105.839	105.721	105.639	6.250	103.026	102.908	102.826	6.250	103.026	102.908	102.826
6.375	106.476	106.339	106.276	6.375	106.476	106.339	106.276	6.375	106.476	106.339	106.276	6.375	103.513	103.376	103.313	6.375	103.513	103.376	103.313
6.500	107.097	106.960	106.897	6.500	107.097	106.960	106.897	6.500	107.097	106.960	106.897	6.500	103.984	103.847	103.784	6.500	103.984	103.847	103.784
6.625	107.520	107.384	107.320	6.625	107.520	107.384	107.320	6.625	107.520	107.384	107.320	6.625	104.257	104.121	104.057	6.625	104.257	104.121	104.057
6.750	107.791	107.654	107.591	6.750	107.791	107.654	107.591	6.750	107.791	107.654	107.591	6.750	104.378	104.241	104.178	6.750	104.378	104.241	104.178
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	101.254	101.154	101.054	4.250	101.033	100.933	100.833	4.250	101.408	101.308	101.208	4.250	101.408	101.308	101.208	3.750	100.672	100.572	100.472
4.875	101.815	101.715	101.615	4.375	101.487	101.387	101.287	4.375	101.862	101.762	101.662	4.375	101.862	101.762	101.662	3.875	101.215	101.115	101.015
4.990	101.645	101.545	101.445	4.500	101.927	101.827	101.727	4.500	102.302	102.202	102.102	4.500	102.302	102.202	102.102	3.990	101.495	101.395	101.295
5.000	101.745	101.645	101.545	4.625	102.305	102.205	102.105	4.625	102.680	102.580	102.480	4.625	102.680	102.580	102.480	4.000	101.595	101.495	101.395
5.125	101.484	101.384	101.284	4.750	102.828	102.728	102.628	4.750	103.203	103.103	103.003	4.750	103.203	103.103	103.003	4.125	102.023	101.923	101.823
5.250	101.858	101.758	101.658	4.875	103.170	103.070	102.970	4.875	103.545	103.445	103.345	4.875	103.545	103.445	103.345	4.250	102.310	102.210	102.110
5.375	102.642	102.542	102.442	4.990	103.217	103.117	103.017	4.990	103.342	103.242	103.142	4.990	103.342	103.242	103.142	4.375	102.693	102.593	102.493
5.500	102.897	102.797	102.697	5.000	103.317	103.217	103.117	5.000	103.442	103.342	103.242	5.000	103.442	103.342	103.242	4.500	102.412	102.312	102.212
5.625	102.590	102.490	102.390	5.125	103.581	103.481	103.381	5.125	103.706	103.606	103.506	5.125	103.706	103.606	103.506	4.625	102.848	102.748	102.648
5.750	103.015	102.915	102.815	5.250	103.922	103.822	103.722	5.250	104.047	103.947	103.847	5.250	104.047	103.947	103.847	4.750	103.117	103.017	102.917
5.875	103.301	103.201	103.101	5.375	104.179	104.079	103.979	5.375	104.179	104.079	103.979	5.375	104.179	104.079	103.979	4.875	103.221	103.121	103.021
5.990	103.454	103.354	103.254	5.500	104.434	104.334	104.234	5.500	104.434	104.334	104.234	5.500	104.434	104.334	104.234	4.990	103.098	102.998	102.898
6.000	103.554	103.454	103.354	5.625	104.600	104.500	104.400	5.625	104.600	104.500	104.400	5.625	104.600	104.500	104.400	5.000	103.198	103.098	102.998
6.125	102.538	102.420	102.338	5.750	104.957	104.857	104.757	5.750	104.957	104.857	104.757	5.750	104.957	104.857	104.757	5.125	103.590	103.490	103.390
6.250	103.026	102.908	102.826	5.875	105.316	105.216	105.116	5.875	105.316	105.216	105.116	5.875	105.316	105.216	105.116	5.250	103.795	103.695	103.595
6.375	103.513	103.376	103.313	5.990	105.485	105.385	105.285	5.990	105.485	105.385	105.285	5.990	105.485	105.385	105.285	5.375	104.028	103.928	103.828
6.500	103.984	103.847	103.784	6.000	105.585	105.485	105.385	6.000	105.585	105.485	105.385	6.000	105.585	105.485	105.385	5.500	102.531	102.431	102.331
6.625	104.257	104.121	104.057	6.125	105.099	104.981	104.899	6.125	105.099	104.981	104.899	6.125	105.099	104.981	104.899	5.625	102.887	102.787	102.687
6.750	104.378	104.241	104.178	6.250	105.466	105.348	105.266	6.250	105.466	105.348	105.266	6.250	105.466	105.348	105.266	5.750	103.186	103.086	102.986
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	101.172	101.072	100.972	3.750	101.172	101.072	100.972	3.750	100.045	99.945	99.845	3.750	100.545	100.445	100.345	3.750	100.545	100.445	100.345
3.875	101.465	101.365	101.265	3.875	101.465	101.365	101.265	3.875	100.588	100.488	100.388	3.875	100.838	100.738	100.638	3.875	100.838	100.738	100.638
3.990	101.745	101.645	101.545	3.990	101.745	101.645	101.545	3.990	100.370	100.270	100.170	3.990	100.620	100.520	100.420	3.990	100.620	100.520	100.420
4.000	101.845	101.745	101.645	4.000	101.845	101.745	101.645	4.000	100.470	100.370	100.270	4.000	100.720	100.620	100.520	4.000	100.720	100.620	100.520
4.125	102.273	102.173	102.073	4.125	102.273	102.173	102.073	4.125	100.898	100.798	100.698	4.125	101.148	101.048	100.948	4.125	101.148	101.048	100.948
4.250	102.560	102.460	102.360	4.250	102.560	102.460	102.360	4.250	101.185	101.085	100.985	4.250	101.435	101.335	101.235	4.250	101.435	101.335	101.235
4.375	102.693	102.593	102.493	4.375	102.693	102.593	102.493	4.375	101.568	101.468	101.368	4.375	101.568	101.468	101.368	4.375	101.568	101.468	101.368
4.500	102.412	102.312	102.212	4.500	102.412	102.312	102.212	4.500	100.693	100.593	100.493	4.500	100.693	100.593	100.493	4.500	100.693	100.593	100.493
4.625	102.848	102.748	102.648	4.625	102.848	102.748	102.648	4.625	101.129	101.029	100.929	4.625	101.129	101.029	100.929	4.625	101.129	101.029	100.929
4.750	103.117	103.017	102.917	4.750	103.117	1													



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.:

3/14/2019

45 Day Lock Exp.:

3/29/2019

60 Day Lock Exp.:

4/15/2019

W. Rate Sheet Dated: 2/12/2019

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	102.661	102.561	102.461	4.250	100.983	100.883	100.783	3.750	100.644	100.544	100.444	4.750	101.504	101.404	101.304	3.750	100.081	99.981	99.881
4.875	103.188	103.088	102.988	4.375	101.437	101.337	101.237	3.875	101.178	101.078	100.978	4.875	102.031	101.931	101.831	3.875	100.615	100.515	100.415
4.990	103.275	103.175	103.075	4.500	101.879	101.779	101.679	3.990	101.443	101.343	101.243	4.990	102.118	102.018	101.918	3.990	100.378	100.278	100.178
5.000	103.375	103.275	103.175	4.625	102.261	102.161	102.061	4.000	101.543	101.443	101.343	5.000	102.218	102.118	102.018	4.000	100.478	100.378	100.278
5.125	103.650	103.550	103.450	4.750	102.782	102.682	102.582	4.125	101.972	101.872	101.772	5.125	102.027	101.927	101.827	4.125	100.907	100.807	100.707
5.250	104.018	103.918	103.818	4.875	103.123	103.023	102.923	4.250	102.238	102.138	102.038	5.250	102.395	102.295	102.195	4.250	101.173	101.073	100.973
5.375	104.300	104.200	104.100	4.990	103.170	103.070	102.970	4.375	102.624	102.524	102.424	5.375	102.677	102.577	102.477	4.375	101.559	101.459	101.359
5.500	104.548	104.448	104.348	5.000	103.270	103.170	103.070	4.500	102.329	102.229	102.129	5.500	102.925	102.825	102.725	4.500	100.672	100.572	100.472
5.625	104.713	104.613	104.513	5.125	103.524	103.424	103.324	4.625	102.764	102.664	102.564	5.625	102.632	102.532	102.432	4.625	101.107	101.007	100.907
5.750	105.132	105.032	104.932	5.250	103.895	103.795	103.695	4.750	103.021	102.921	102.821	5.750	103.051	102.951	102.851	4.750	101.364	101.264	101.164
5.875	105.413	105.313	105.213	5.375	104.153	104.053	103.953	4.875	103.153	103.053	102.953	5.875	103.332	103.232	103.132	4.875	101.496	101.396	101.296
5.990	105.562	105.462	105.362	5.500	104.408	104.308	104.208	4.990	103.006	102.906	102.806	5.990	103.481	103.381	103.281	4.990	101.099	100.999	100.899
6.000	105.662	105.562	105.462	5.625	104.642	104.542	104.442	5.000	103.106	103.006	102.906	6.000	103.581	103.481	103.381	5.000	101.199	101.099	100.999
6.125	105.478	105.360	105.278	5.750	104.998	104.898	104.798	5.125	103.496	103.396	103.296	6.125	102.446	102.328	102.246	5.125	101.589	101.489	101.389
6.250	105.758	105.642	105.558	5.875	105.357	105.257	105.157	5.250	103.702	103.602	103.502	6.250	102.945	102.829	102.745	5.250	101.795	101.695	101.595
6.375	106.504	106.361	106.304	5.990	105.523	105.423	105.323	5.375	103.938	103.838	103.738	6.375	103.541	103.398	103.341	5.375	102.031	101.931	101.831
6.500	106.609	106.469	106.409	6.000	105.623	105.523	105.423	5.500	102.470	102.370	102.270	6.500	103.496	103.356	103.296	5.500	100.313	100.213	100.113
6.625	107.089	106.952	106.889	6.125	105.087	104.968	104.887	5.625	102.828	102.728	102.628	6.625	103.826	103.689	103.626	5.625	100.671	100.571	100.471
6.750	107.419	107.284	107.219	6.250	105.453	105.336	105.253	5.750	103.129	103.029	102.929	6.750	104.006	103.871	103.806	5.750	100.972	100.872	100.772

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.:

3/14/2019

45 Day Lock Exp.:

3/29/2019

60 Day Lock Exp.:

4/15/2019

W. Rate Sheet Dated: 2/12/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)