



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.: 3/15/2019

45 Day Lock Exp.: 4/1/2019

60 Day Lock Exp.: 4/15/2019

W. Rate Sheet Dated: 2/13/2019

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	100.090	99.940	99.790	3.750	99.521	99.371	99.221	2.375	95.156	95.006	94.856	3.125	97.424	97.274	97.124
3.875	100.589	100.439	100.289	3.875	99.973	99.823	99.673	2.500	94.106	93.956	93.806	3.250	97.974	97.824	97.674
4.000	101.090	100.940	100.790	4.000	100.361	100.211	100.061	2.625	95.006	94.856	94.706	3.375	98.355	98.205	98.055
4.125	101.584	101.434	101.284	4.125	100.705	100.555	100.405	2.750	97.601	97.451	97.301	3.500	98.710	98.560	98.410
4.250	102.034	101.925	101.816	4.250	101.149	101.040	100.930	2.875	98.135	97.985	97.835	3.625	99.105	98.955	98.805
4.375	102.521	102.412	102.302	4.375	101.527	101.418	101.309	3.000	98.585	98.435	98.285	Margin = 2.250		Index = 2.560	
4.500	102.942	102.833	102.724	4.500	101.838	101.729	101.619	3.125	99.034	98.884	98.734				
4.625	103.321	103.211	103.102	4.625	102.175	102.065	101.956	3.250	99.375	99.225	99.075				
4.750	103.446	103.336	103.236	4.750	102.115	102.006	101.906	3.375	99.818	99.668	99.518				
4.875	103.288	103.178	103.078	4.875	102.439	102.329	102.229	3.500	100.263	100.113	99.963				
5.000	103.832	103.723	103.623	5.000	102.836	102.726	102.626	3.625	100.700	100.550	100.400				
5.125	104.082	103.973	103.873	5.125	103.072	102.963	102.863	3.750	100.815	100.665	100.515				
5.250	103.713	103.613	103.513	5.250	102.794	102.694	102.594	3.875	101.246	101.096	100.946				
5.375	103.871	103.771	103.671	5.375	103.108	103.008	102.908	4.000	101.611	101.461	101.311				
5.500	104.202	104.102	104.002	5.500	103.505	103.405	103.305	4.125	101.933	101.783	101.633				
5.625	104.422	104.322	104.222	5.625	103.592	103.492	103.392	4.250	101.444	101.294	101.144				
5.750	104.852	104.752	104.642	5.750	103.548	103.448	103.338	4.375	101.800	101.650	101.500				
5.875	104.859	104.759	104.650	5.875	103.872	103.772	103.662	4.500	102.088	101.938	101.788				
6.000	105.290	105.190	105.081	6.000	104.269	104.169	104.059	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	98.890	98.740	98.590	3.750	98.521	98.371	98.221	2.375	94.156	94.006	93.856	3.125	96.424	96.274	96.124
3.875	99.389	99.239	99.089	3.875	98.973	98.823	98.673	2.500	93.106	92.956	92.806	3.250	96.974	96.824	96.674
4.000	99.890	99.740	99.590	4.000	99.361	99.211	99.061	2.625	94.006	93.856	93.706	3.375	97.355	97.205	97.055
4.125	100.384	100.234	100.084	4.125	99.705	99.555	99.405	2.750	96.601	96.451	96.301	3.500	97.710	97.560	97.410
4.250	100.784	100.675	100.566	4.250	100.149	100.040	99.930	2.875	97.135	96.985	96.835	3.625	98.105	97.955	97.805
4.375	101.271	101.162	101.052	4.375	100.527	100.418	100.309	3.000	97.585	97.435	97.285	Margin = 2.250		Index = 2.560	
4.500	101.692	101.583	101.474	4.500	100.838	100.729	100.619	3.125	98.034	97.884	97.734	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.071	101.961	101.852	4.625	101.175	101.065	100.956	3.250	98.375	98.225	98.075	Rate	30 Day	45 Day	60 Day
4.750	102.196	102.086	101.986	4.750	101.115	101.006	100.906	3.375	98.818	98.668	98.518	4.625	100.921	100.671	100.421
4.875	102.238	102.128	102.028	4.875	101.439	101.329	101.229	3.500	99.263	99.113	98.963	4.750	100.575	100.325	100.075
5.000	102.582	102.473	102.373	5.000	101.836	101.726	101.626	3.625	99.700	99.550	99.400	4.875	100.988	100.738	100.488
5.125	103.002	102.893	102.793	5.125	102.172	102.063	101.963	3.750	99.815	99.665	99.515	5.000	101.332	101.082	100.832
5.250	102.813	102.713	102.613	5.250	101.794	101.694	101.594	3.875	100.246	100.096	99.946	5.125	101.702	101.452	101.202
5.375	103.071	102.971	102.871	5.375	102.108	102.008	101.908	4.000	100.611	100.461	100.311	5.250	101.213	100.963	100.713
5.500	103.352	103.252	103.152	5.500	102.505	102.405	102.305	4.125	100.933	100.783	100.633	5.375	101.571	101.321	101.071
5.625	103.472	103.372	103.272	5.625	102.642	102.542	102.442	4.250	100.444	100.294	100.144	5.500	102.000	101.750	101.500
5.750	103.702	103.602	103.492	5.750	102.548	102.448	102.338	4.375	100.800	100.650	100.500	5.625	102.250	102.000	101.750
5.875	103.709	103.609	103.500	5.875	102.872	102.772	102.662	4.500	101.088	100.938	100.788	5.750	102.500	102.250	102.000
6.000	104.140	104.040	103.931	6.000	103.269	103.169	103.059	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	100.138	99.888	99.638	4.875	99.719	99.469	99.219
5.125	100.852	100.602	100.352	5.125	100.452	100.202	99.952
5.375	100.721	100.471	100.221	5.375	100.388	100.138	99.888
5.625	101.522	101.272	101.022	5.625	101.122	100.872	100.622
5.875	101.734	101.484	101.234	5.875	101.152	100.902	100.652
6.000	102.165	101.915	101.665	6.000	101.549	101.299	101.049
6.125	102.535	102.285	102.035	6.125	101.885	101.635	101.385
6.250	102.750	102.500	102.250	6.250	102.716	102.466	102.216
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	

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:	2/13/2019	5.250%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.625	98.171	97.921	97.671	
4.750	97.825	97.575	97.325	
4.875	98.238	97.988	97.738	
5.000	98.582	98.332	98.082	
5.125	98.952	98.702	98.452	
5.250	98.463	98.213	97.963	
5.375	98.821	98.571	98.321	
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

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.:

3/15/2019

45 Day Lock Exp.:

4/1/2019

60 Day Lock Exp.:

4/15/2019

W. Rate Sheet Dated: 2/13/2019

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	98.622	98.472	98.322	3.750	98.052	97.902	97.752	2.375	91.656	91.506	91.356	3.125	95.74	95.587	95.437
3.875	99.121	98.971	98.821	3.875	98.505	98.355	98.205	2.500	90.606	90.456	90.306	3.250	96.97	96.824	96.674
4.000	99.621	99.471	99.321	4.000	98.892	98.742	98.592	2.625	91.506	91.356	91.206	3.375	97.36	97.205	97.055
4.125	100.115	99.965	99.815	4.125	99.237	99.087	98.937	2.750	95.913	95.763	95.613	3.500	97.71	97.560	97.410
4.250	100.597	100.488	100.378	4.250	99.711	99.602	99.493	2.875	96.448	96.298	96.148	3.625	98.11	97.955	97.805
4.375	101.084	100.974	100.865	4.375	100.090	99.981	99.871	3.000	96.897	96.747	96.597	Margin = 2.250		Index = 2.560	
4.500	101.505	101.395	101.286	4.500	100.401	100.291	100.182	3.125	97.347	97.197	97.047				
4.625	101.883	101.774	101.664	4.625	100.737	100.628	100.518	3.250	98.375	98.225	98.075				
4.750	101.696	101.586	101.486	4.750	100.365	100.256	100.156	3.375	98.818	98.668	98.518				
4.875	101.538	101.428	101.328	4.875	100.689	100.579	100.479	3.500	99.263	99.113	98.963				
5.000	102.082	101.973	101.873	5.000	101.086	100.976	100.876	3.625	99.700	99.550	99.400				
5.125	102.332	102.223	102.123	5.125	101.322	101.213	101.113	3.750	99.347	99.197	99.047				
5.250	101.682	101.582	101.482	5.250	100.763	100.663	100.563	3.875	99.777	99.627	99.477				
5.375	101.840	101.740	101.640	5.375	101.077	100.977	100.877	4.000	100.142	99.992	99.842				
5.500	102.170	102.070	101.970	5.500	101.474	101.374	101.274	4.125	100.464	100.314	100.164				
5.625	102.391	102.291	102.191	5.625	101.560	101.460	101.360	4.250	100.006	99.856	99.706				
5.750	102.320	102.220	102.111	5.750	101.016	100.916	100.807	4.375	100.362	100.212	100.062				
5.875	102.328	102.228	102.118	5.875	101.340	101.240	101.131	4.500	100.651	100.501	100.351				
6.000	102.759	102.659	102.549	6.000	101.737	101.637	101.528	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	97.422	97.272	97.122	3.750	97.052	96.902	96.752	2.375	92.406	92.256	92.106	3.125	94.737	94.587	94.437
3.875	97.921	97.771	97.621	3.875	97.505	97.355	97.205	2.500	91.356	91.206	91.056	3.250	95.974	95.824	95.674
4.000	98.421	98.271	98.121	4.000	97.892	97.742	97.592	2.625	92.256	92.106	91.956	3.375	96.355	96.205	96.055
4.125	98.915	98.765	98.615	4.125	98.237	98.087	97.937	2.750	95.695	95.545	95.395	3.500	96.710	96.560	96.410
4.250	99.347	99.238	99.128	4.250	98.711	98.602	98.493	2.875	96.229	96.079	95.929	3.625	97.105	96.955	96.805
4.375	99.834	99.724	99.615	4.375	99.090	98.981	98.871	3.000	96.678	96.528	96.378	Margin = 2.250		Index = 2.560	
4.500	100.255	100.145	100.036	4.500	99.401	99.291	99.182	3.125	97.128	96.978	96.828	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.633	100.524	100.414	4.625	99.737	99.628	99.518	3.250	97.281	97.131	96.981	Rate	30 Day	45 Day	60 Day
4.750	100.446	100.336	100.236	4.750	99.365	99.256	99.156	3.375	97.724	97.574	97.424	4.625	99.483	99.233	98.983
4.875	100.488	100.378	100.278	4.875	99.689	99.579	99.479	3.500	98.169	98.019	97.869	4.750	98.825	98.575	98.325
5.000	100.832	100.723	100.623	5.000	100.086	99.976	99.876	3.625	98.606	98.456	98.306	4.875	99.238	98.988	98.738
5.125	101.252	101.143	101.043	5.125	100.422	100.313	100.213	3.750	98.565	98.415	98.265	5.000	99.582	99.332	99.082
5.250	100.782	100.682	100.582	5.250	99.763	99.663	99.563	3.875	98.996	98.846	98.696	5.125	99.952	99.702	99.452
5.375	101.040	100.940	100.840	5.375	100.077	99.977	99.877	4.000	99.361	99.211	99.061	5.250	99.182	98.932	98.682
5.500	101.320	101.220	101.120	5.500	100.474	100.374	100.274	4.125	99.683	99.533	99.383	5.375	99.540	99.290	99.040
5.625	101.441	101.341	101.241	5.625	100.610	100.510	100.410	4.250	98.881	98.731	98.581	5.500	99.968	99.718	99.468
5.750	101.170	101.070	100.961	5.750	100.016	99.916	99.807	4.375	99.237	99.087	98.937	5.625	100.219	99.969	99.719
5.875	101.178	101.078	100.968	5.875	100.340	100.240	100.131	4.500	99.526	99.376	99.226	5.750	99.969	99.719	99.469
6.000	101.609	101.509	101.399	6.000	100.737	100.637	100.528	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:	2/13/2019 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	98.388	98.138	97.888	4.875	97.969	97.719	97.469
5.125	99.102	98.852	98.602	5.125	98.702	98.452	98.202
5.375	98.690	98.440	98.190	5.375	98.357	98.107	97.857
5.625	99.491	99.241	98.991	5.625	99.090	98.840	98.590
5.875	99.203	98.953	98.703	5.875	98.620	98.370	98.120
6.000	99.634	99.384	99.134	6.000	99.017	98.767	98.517
6.125	100.004	99.754	99.504	6.125	99.354	99.104	98.854
6.250	99.250	99.000	98.750	6.250	99.216	98.966	98.716
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	96.733	96.483	96.233	
4.750	96.075	95.825	95.575	
4.875	96.488	96.238	95.988	
5.000	96.832	96.582	96.332	
5.125	97.202	96.952	96.702	
5.250	96.432	96.182	95.932	
5.375	96.790	96.540	96.290	
5.500	97.218	96.968	96.718	
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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/15/2019

45 Day Lock Exp.:

4/1/2019

60 Day Lock Exp.:

4/15/2019

W. Rate Sheet Dated: 2/13/2019

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	100.700	100.600	100.500	4.375	99.973	99.873	99.773	4.375	99.786	99.686	99.586	4.375	99.906	99.806	99.706	4.375	99.179	99.079	98.979
4.500	101.237	101.137	101.037	4.500	100.566	100.466	100.366	4.500	100.379	100.279	100.179	4.500	100.438	100.338	100.238	4.500	99.767	99.667	99.567
4.625	101.489	101.389	101.289	4.625	101.056	100.956	100.856	4.625	101.011	100.911	100.811	4.625	100.705	100.605	100.505	4.625	100.272	100.172	100.072
4.750	102.080	101.980	101.880	4.750	101.819	101.719	101.619	4.750	101.815	101.715	101.615	4.750	100.980	100.880	100.780	4.750	100.719	100.619	100.519
4.875	102.577	102.477	102.377	4.875	102.380	102.280	102.180	4.875	102.380	102.280	102.180	4.875	101.489	101.389	101.289	4.875	101.292	101.192	101.092
4.990	102.817	102.717	102.617	4.990	102.656	102.556	102.456	4.990	102.656	102.556	102.456	4.990	101.873	101.773	101.673	4.990	101.712	101.612	101.512
5.000	102.917	102.817	102.717	5.000	102.756	102.656	102.556	5.000	102.756	102.656	102.556	5.000	101.973	101.873	101.773	5.000	101.812	101.712	101.612
5.125	103.211	103.111	103.011	5.125	103.086	102.986	102.886	5.125	103.086	102.986	102.886	5.125	102.190	102.090	101.990	5.125	102.065	101.965	101.865
5.250	103.597	103.497	103.397	5.250	103.728	103.628	103.528	5.250	103.818	103.718	103.618	5.250	102.373	102.273	102.173	5.250	102.373	102.273	102.173
5.375	103.920	103.820	103.720	5.375	104.047	103.947	103.847	5.375	104.141	104.041	103.941	5.375	102.590	102.490	102.390	5.375	102.590	102.490	102.390
5.500	104.231	104.131	104.031	5.500	104.338	104.238	104.138	5.500	104.432	104.332	104.232	5.500	103.041	102.941	102.841	5.500	103.041	102.941	102.841
5.625	104.562	104.462	104.362	5.625	104.578	104.478	104.378	5.625	104.672	104.572	104.472	5.625	102.982	102.882	102.782	5.625	102.982	102.882	102.782
5.750	105.004	104.904	104.804	5.750	105.347	105.247	105.147	5.750	105.406	105.306	105.206	5.750	103.203	103.103	103.003	5.750	103.203	103.103	103.003
5.875	105.189	105.089	104.989	5.875	105.702	105.602	105.502	5.875	105.764	105.664	105.564	5.875	102.711	102.611	102.511	5.875	102.711	102.611	102.511
5.990	105.300	105.200	105.100	5.990	105.888	105.788	105.688	5.990	105.950	105.850	105.750	5.990	103.072	102.972	102.872	5.990	103.072	102.972	102.872
6.000	105.400	105.300	105.200	6.000	105.988	105.888	105.788	6.000	106.050	105.950	105.850	6.000	103.172	103.072	102.972	6.000	103.172	103.072	102.972
6.125	105.965	105.865	105.765	6.125	106.261	106.161	106.061	6.125	106.323	106.223	106.123	6.125	103.412	103.312	103.212	6.125	103.412	103.312	103.212
6.250	106.211	106.111	106.011	6.250	106.465	106.365	106.265	6.250	106.528	106.428	106.328	6.250	103.636	103.536	103.436	6.250	103.636	103.536	103.436
6.375	105.952	105.818	105.752	6.375	106.460	106.326	106.260	6.375	106.498	106.398	106.298	6.375	101.605	101.471	101.405	6.375	101.605	101.471	101.405

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	98.992	98.892	98.792	4.625	101.934	101.834	101.734	4.625	101.164	101.064	100.964	4.625	101.101	101.001	100.901	3.375	98.991	98.891	98.791
4.500	99.580	99.480	99.380	4.750	102.378	102.278	102.178	4.750	101.686	101.586	101.486	4.750	101.624	101.524	101.424	3.500	99.481	99.381	99.281
4.625	100.227	100.127	100.027	4.875	102.772	102.672	102.572	4.875	102.222	102.122	102.022	4.875	102.159	102.059	101.959	3.625	99.956	99.856	99.756
4.750	100.715	100.615	100.515	4.990	102.920	102.820	102.720	4.990	102.462	102.362	102.262	4.990	102.399	102.299	102.199	3.750	100.353	100.253	100.153
4.875	101.292	101.192	101.092	5.000	103.020	102.920	102.820	5.000	102.562	102.462	102.362	5.000	102.499	102.399	102.299	3.875	100.785	100.685	100.585
4.990	101.712	101.612	101.512	5.125	103.295	103.195	103.095	5.125	102.882	102.782	102.682	5.125	102.819	102.719	102.619	3.990	101.139	101.039	100.939
5.000	101.812	101.712	101.612	5.250	103.725	103.625	103.525	5.250	103.124	103.024	102.924	5.250	102.968	102.868	102.768	4.000	101.239	101.139	101.039
5.125	102.065	101.965	101.865	5.375	103.928	103.828	103.728	5.375	103.412	103.312	103.212	5.375	103.256	103.156	103.056	4.125	101.681	101.581	101.481
5.250	102.373	102.273	102.173	5.500	104.151	104.051	103.951	5.500	103.691	103.591	103.491	5.500	103.535	103.435	103.335	4.250	101.980	101.880	101.780
5.375	102.590	102.490	102.390	5.625	104.326	104.226	104.126	5.625	103.926	103.826	103.726	5.625	103.770	103.670	103.570	4.375	102.311	102.211	102.111
5.500	103.041	102.941	102.841	5.750	104.738	104.638	104.538	5.750	104.537	104.437	104.337	5.750	104.318	104.218	104.118	4.500	102.376	102.276	102.176
5.625	102.982	102.882	102.782	5.875	104.968	104.868	104.768	5.875	104.849	104.749	104.649	5.875	104.630	104.530	104.430	4.625	102.698	102.598	102.498
5.750	103.203	103.103	103.003	5.990	105.070	104.970	104.870	5.990	105.021	104.921	104.821	5.990	104.803	104.703	104.603	4.750	102.903	102.803	102.703
5.875	102.711	102.611	102.511	6.000	105.170	105.070	104.970	6.000	105.121	105.021	104.921	6.000	104.903	104.803	104.703	4.875	102.953	102.853	102.753
5.990	103.072	102.972	102.872	6.125	105.368	105.268	105.168	6.125	105.392	105.292	105.192	6.125	105.173	105.073	104.973	4.990	103.030	102.930	102.830
6.000	103.172	103.072	102.972	6.250	105.287	105.187	105.087	6.250	105.086	104.986	104.886	6.250	104.868	104.768	104.668	5.000	103.130	103.030	102.930
6.125	103.412	103.312	103.212	6.375	105.509	105.409	105.309	6.375	105.385	105.285	105.185	6.375	105.166	105.066	104.966	5.125	103.390	103.290	103.190
6.250	103.636	103.536	103.436	6.500	105.613	105.513	105.413	6.500	105.546	105.446	105.346	6.500	105.327	105.227	105.127	5.250	103.558	103.458	103.358
6.375	101.605	101.505	101.405	6.625	105.695	105.595	105.495	6.625	105.671	105.571	105.471	6.625	105.452	105.352	105.252	5.375	103.739	103.639	103.539

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	98.992	98.892	98.792	4.625	101.934	101.834	101.734	4.625	101.164	101.064	100.964	4.625	101.101	101.001	100.901	3.375	98.991	98.891	98.791	3.375	99.070	98.870	98.870
4.500	99.580	99.480	99.380	4.750	102.378	102.278	102.178	4.750	101.686	101.586	101.486	4.750	101.624	101.424	101.424	3.500	99.481	99.381	99.281	3.500	99.395	99.195	99.195
4.625	100.227	100.127	100.027	4.875	102.772	102.672	102.572	4.875	102.222	102.122	102.022	4.875	102.159	101.959	101.959	3.625	99.566	99.466	99.366	3.625	99.698	99.498	99.498
4.750	100.715	100.615	100.515	4.990	102.920	102.820	102.720	4.990	102.462	102.362	102.262	4.990	102.399	102.199	102.199	3.750	100.353	100.253	100.153	3.750	100.654	100.454	100.454
4.875	101.292	101.192	101.092	5.000	103.020	102.920	102.820	5.000	102.562	102.462	102.362	5.000	102.499	102.299	102.299	3.875	100.785	100.685	100.585	3.875	100.950	100.750	100.750
4.990	101.712	101.612	101.512	5.125	103.295	103.195	103.095	5.125	102.882	102.782	102.682	5.125	102.819	102.619	102.619	3.990	101.139	101.039	100.939	3.990	101.131	100.931	100.931
5.000	101.712	101.712	101.612	5.250	103.725	103.625	103.525	5.250	103.124	103.024	102.924	5.250	103.258	102.768	102.768	4.000	101.239	101.139	101.039	4.000	101.231	101.031	101.031
5.125	102.065	101.965	101.865	5.375	104.328	104.228	104.128	5.375	103.412	103.312	103.212	5.375	103.456	102.956	102.956	4.125	101.368	101.268	101.168	4.125	101.376	101.176	101.176
5.250	102.510	102.375	102.275	5.500	104.751	104.651	104.551	5.500	103.694	103.594	103.494	5.500	103.738	103.238	103.238	4.250	101.498	101.398	101.298	4.250	101.488	101.288	101.288
5.375	102.590	102.490	102.390	5.625	104.326	104.226	104.126	5.625	103.926	103.826	103.726	5.625	103.710	103.570	103.570	4.375	102.311	102.211	102.111	4.375	101.892	101.692	101.692
5.500	103.041	102.941	102.841	5.750	104.738	104.638	104.538	5.750	104.537	104.437	104.337	5.750	104.318	104.178	104.178	4.500	102.376	102.276	102.176	4.500	102.065	101.865	101.865
5.625	102.982	102.882	102.782	5.875	104.968	104.868	104.768	5.875	104.849	104.749	104.649	5.875	104.630	104.430	104.430	4.625	102.698	102.598	102.498	4.625	102.244	102.044	102.044
5.750	103.203	103.103	103.003	5.990	105.070	104.970	104.870	5.990	105.021	104.921	104.821	5.990	104.803	104.603	104.603	4.750	102.903	102.803	102.703	4.750	102.457	102.257	102.257
5.875	103.711	103.611	103.511	6.000	105.170	105.070	104.970	6.000	105.121	105.021	104.921	6.000	104.903	104.703	104.703	4.875	102.953	102.853	102.753	4.875	102.658	102.458	102.458
5.990	102.072	102.972	102.872	6.125	105.368	105.268	105.168	6.125	105.392	105.292	105.192	6.125	105.173	104.973	104.973	4.990	103.030	102.930	102.830	4.990	102.724	102.524	102.524
6.000	103.172	103.072	102.972	6.250	105.287	105.153	105.087	6.250	105.086	104.952	104.886	6.250	104.868	104.668	104.668	5.000	103.130	103.030	102.930	5.000	102.824	102.624	102.624
6.125	103.172	103.312	103.212	6.375	105.509	105.375	105.309	6.375	105.385	105.251	105.185	6.375	105.166	104.966	104.966	5.125	103.390	103.290	103.190	5.125	102.810	102.610	102.610
6.250	103.636	103.536	103.436	6.500	105.613	105.479	105.413	6.500	105.546	105.412	105.346	6.500	105.327	105.127	105.127	5.250	103.558	103.458	103.358	5.250	103.011	102.811	102.811
6.375	105.605	105.505	105.405	6.625	105.695	105.561	105.495	6.625	105.671	105.537	105.471	6.625	105.452	105.252	105.252	5.375	103.739	103.639	103.539	5.375	103.211	103.011	103.011



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

30 Day Lock Exp.: 3/15/2019
45 Day Lock Exp.: 4/1/2019
60 Day Lock Exp.: 4/15/2019

W. Rate Sheet Dated: 2/13/2019

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	102.537	102.437	102.337	4.750	102.287	102.187	102.087	4.750	102.287	102.187	102.087	4.750	101.384	101.284	101.184	4.750	101.134	101.034	100.934
4.875	103.102	103.002	102.902	4.875	102.852	102.752	102.652	4.875	102.852	102.752	102.652	4.875	101.949	101.849	101.749	4.875	101.699	101.599	101.499
4.990	103.187	103.087	102.987	4.990	102.687	102.587	102.487	4.990	102.687	102.587	102.487	4.990	102.034	101.934	101.834	4.990	101.534	101.434	101.334
5.000	103.287	103.187	103.087	5.000	102.787	102.687	102.587	5.000	102.787	102.687	102.587	5.000	102.134	102.034	101.934	5.000	101.634	101.534	101.434
5.125	103.543	103.443	103.343	5.125	103.043	102.943	102.843	5.125	103.043	102.943	102.843	5.125	101.935	101.835	101.735	5.125	101.435	101.335	101.235
5.250	103.923	103.823	103.723	5.250	103.423	103.323	103.223	5.250	103.423	103.323	103.223	5.250	102.315	102.215	102.115	5.250	101.815	101.715	101.615
5.375	104.210	104.110	104.010	5.375	104.210	104.110	104.010	5.375	104.210	104.110	104.010	5.375	102.602	102.502	102.402	5.375	102.602	102.502	102.402
5.500	104.468	104.368	104.268	5.500	104.468	104.368	104.268	5.500	104.468	104.368	104.268	5.500	102.860	102.760	102.660	5.500	102.860	102.760	102.660
5.625	104.656	104.545	104.456	5.625	104.656	104.545	104.456	5.625	104.656	104.545	104.456	5.625	102.632	102.521	102.432	5.625	102.632	102.521	102.432
5.750	105.087	104.976	104.887	5.750	105.087	104.976	104.887	5.750	105.087	104.976	104.887	5.750	103.063	102.952	102.863	5.750	103.063	102.952	102.863
5.875	105.376	105.265	105.176	5.875	105.376	105.265	105.176	5.875	105.376	105.265	105.176	5.875	103.352	103.241	103.152	5.875	103.352	103.241	103.152
5.990	105.537	105.425	105.337	5.990	105.537	105.425	105.337	5.990	105.537	105.425	105.337	5.990	103.513	103.401	103.313	5.990	103.513	103.401	103.313
6.000	105.637	105.525	105.437	6.000	105.637	105.525	105.437	6.000	105.637	105.525	105.437	6.000	103.613	103.501	103.413	6.000	103.613	103.501	103.413
6.125	105.579	105.445	105.379	6.125	105.579	105.445	105.379	6.125	105.579	105.445	105.379	6.125	102.547	102.413	102.347	6.125	102.547	102.413	102.347
6.250	105.850	105.716	105.650	6.250	105.850	105.716	105.650	6.250	105.850	105.716	105.650	6.250	103.037	102.903	102.837	6.250	103.037	102.903	102.837
6.375	106.476	106.321	106.276	6.375	106.476	106.321	106.276	6.375	106.476	106.321	106.276	6.375	103.513	103.358	103.313	6.375	103.513	103.358	103.313
6.500	107.102	106.947	106.902	6.500	107.102	106.947	106.902	6.500	107.102	106.947	106.902	6.500	103.989	103.834	103.789	6.500	103.989	103.834	103.789
6.625	107.526	107.371	107.326	6.625	107.526	107.371	107.326	6.625	107.526	107.371	107.326	6.625	104.263	104.108	104.063	6.625	104.263	104.108	104.063
6.750	107.799	107.644	107.599	6.750	107.799	107.644	107.599	6.750	107.799	107.644	107.599	6.750	104.386	104.231	104.186	6.750	104.386	104.231	104.186
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	101.134	101.034	100.934	4.250	100.866	100.766	100.666	4.250	101.241	101.141	101.041	4.250	101.241	101.141	101.041	3.750	100.586	100.486	100.386
4.875	101.699	101.599	101.499	4.375	101.322	101.222	101.122	4.375	101.697	101.597	101.497	4.375	101.697	101.597	101.497	3.875	101.135	101.035	100.935
4.990	101.534	101.434	101.334	4.500	101.766	101.666	101.566	4.500	102.141	102.041	101.941	4.500	102.141	102.041	101.941	3.990	101.469	101.369	101.269
5.000	101.634	101.534	101.434	4.625	102.191	102.091	101.991	4.625	102.566	102.466	102.366	4.625	102.566	102.466	102.366	4.000	101.569	101.469	101.369
5.125	101.435	101.335	101.235	4.750	102.717	102.617	102.517	4.750	103.092	102.992	102.892	4.750	103.092	102.992	102.892	4.125	102.004	101.904	101.804
5.250	101.815	101.715	101.615	4.875	103.061	102.961	102.861	4.875	103.436	103.336	103.236	4.875	103.436	103.336	103.236	4.250	102.293	102.193	102.093
5.375	102.602	102.502	102.402	4.990	103.112	103.012	102.912	4.990	103.237	103.137	103.037	4.990	103.237	103.137	103.037	4.375	102.680	102.580	102.480
5.500	102.860	102.760	102.660	5.000	103.212	103.112	103.012	5.000	103.337	103.237	103.137	5.000	103.337	103.237	103.137	4.500	102.427	102.327	102.227
5.625	102.632	102.521	102.432	5.125	103.512	103.412	103.312	5.125	103.637	103.537	103.437	5.125	103.637	103.537	103.437	4.625	102.866	102.766	102.666
5.750	103.063	102.952	102.863	5.250	103.856	103.756	103.656	5.250	103.981	103.881	103.781	5.250	103.981	103.881	103.781	4.750	103.137	103.037	102.937
5.875	103.352	103.241	103.152	5.375	104.113	104.013	103.913	5.375	104.113	104.013	103.913	5.375	104.113	104.013	103.913	4.875	103.239	103.139	103.039
5.990	103.513	103.401	103.313	5.500	104.369	104.269	104.169	5.500	104.369	104.269	104.169	5.500	104.369	104.269	104.169	4.990	103.075	102.975	102.875
6.000	103.613	103.501	103.413	5.625	104.609	104.498	104.409	5.625	104.609	104.498	104.409	5.625	104.609	104.498	104.409	5.000	103.175	103.075	102.975
6.125	102.547	102.413	102.347	5.750	104.967	104.856	104.767	5.750	104.967	104.856	104.767	5.750	104.967	104.856	104.767	5.125	103.570	103.470	103.370
6.250	103.037	102.903	102.837	5.875	105.329	105.218	105.129	5.875	105.329	105.218	105.129	5.875	105.329	105.218	105.129	5.250	103.777	103.677	103.577
6.375	103.513	103.358	103.313	5.990	105.499	105.388	105.299	5.990	105.499	105.388	105.299	5.990	105.499	105.388	105.299	5.375	104.007	103.907	103.807
6.500	103.989	103.834	103.789	6.000	105.599	105.488	105.399	6.000	105.599	105.488	105.399	6.000	105.599	105.488	105.399	5.500	102.525	102.425	102.325
6.625	104.263	104.108	104.063	6.125	105.106	104.972	104.906	6.125	105.106	104.972	104.906	6.125	105.106	104.972	104.906	5.625	102.879	102.779	102.679
6.750	104.386	104.231	104.186	6.250	105.475	105.341	105.275	6.250	105.475	105.341	105.275	6.250	105.475	105.341	105.275	5.750	103.177	103.077	102.977
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	101.086	100.986	100.886	3.750	101.086	100.986	100.886	3.750	99.963	99.863	99.763	3.750	100.463	100.363	100.263	3.750	100.463	100.363	100.263
3.875	101.385	101.285	101.185	3.875	101.385	101.285	101.185	3.875	100.512	100.412	100.312	3.875	100.762	100.662	100.562	3.875	100.762	100.662	100.562
3.990	101.719	101.619	101.519	3.990	101.719	101.619	101.519	3.990	100.354	100.254	100.154	3.990	100.604	100.504	100.404	3.990	100.604	100.504	100.404
4.000	101.819	101.719	101.619	4.000	101.819	101.719	101.619	4.000	100.454	100.354	100.254	4.000	100.704	100.604	100.504	4.000	100.704	100.604	100.504
4.125	102.254	102.154	102.054	4.125	102.254	102.154	102.054	4.125	100.889	100.789	100.689	4.125	101.139	101.039	100.939	4.125	101.139	101.039	100.939
4.250	102.543	102.443	102.343	4.250	102.543	102.443	102.343	4.250	101.178	101.078	100.978	4.250	101.428	101.328	101.228	4.250	101.428	101.328	101.228
4.375	102.680	102.580	102.480	4.375	102.680	102.580	102.480	4.375	101.565	101.465	101.365	4.375	101.565	101.465	101.365	4.375	101.565	101.465	101.365
4.500	102.427	102.327	102.227	4.500	102.427	102.327	102.227	4.500	100.708	100.608	100.508	4.500	100.708	100.608	100.508	4.500	100.708	100.608	100.508
4.625	102.866	102.766	102.666	4.625	102.866	102.766	102.666	4.625	101.147	101.047	100.947	4.625	101.147	101.047	100.947	4.625	101.147	101.047	100.947
4.750	103.137	103.037	102.937	4.750	103.137	103.037													



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.:

3/15/2019

45 Day Lock Exp.:

4/1/2019

60 Day Lock Exp.:

4/15/2019

W. Rate Sheet Dated: 2/13/2019

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	102.646	102.546	102.446	4.250	101.033	100.933	100.833	3.750	100.672	100.572	100.472	4.750	101.504	101.404	101.304	3.750	100.045	99.945	99.845
4.875	103.207	103.107	103.007	4.375	101.487	101.387	101.287	3.875	101.215	101.115	101.015	4.875	102.065	101.965	101.865	3.875	100.588	100.488	100.388
4.990	103.287	103.187	103.087	4.500	101.927	101.827	101.727	3.990	101.495	101.395	101.295	4.990	102.145	102.045	101.945	3.990	100.370	100.270	100.170
5.000	103.387	103.287	103.187	4.625	102.305	102.205	102.105	4.000	101.595	101.495	101.395	5.000	102.245	102.145	102.045	4.000	100.470	100.370	100.270
5.125	103.591	103.491	103.391	4.750	102.828	102.728	102.628	4.125	102.023	101.923	101.823	5.125	101.984	101.884	101.784	4.125	100.898	100.798	100.698
5.250	103.965	103.865	103.765	4.875	103.170	103.070	102.970	4.250	102.310	102.210	102.110	5.250	102.358	102.258	102.158	4.250	101.185	101.085	100.985
5.375	104.249	104.149	104.049	4.990	103.217	103.117	103.017	4.375	102.693	102.593	102.493	5.375	102.642	102.542	102.442	4.375	101.568	101.468	101.368
5.500	104.504	104.404	104.304	5.000	103.317	103.217	103.117	4.500	102.412	102.312	102.212	5.500	102.897	102.797	102.697	4.500	100.693	100.593	100.493
5.625	104.649	104.549	104.449	5.125	103.581	103.481	103.381	4.625	102.848	102.748	102.648	5.625	102.590	102.490	102.390	4.625	101.129	101.029	100.929
5.750	105.074	104.974	104.874	5.250	103.922	103.822	103.722	4.750	103.117	103.017	102.917	5.750	103.015	102.915	102.815	4.750	101.398	101.298	101.198
5.875	105.360	105.260	105.160	5.375	104.179	104.079	103.979	4.875	103.221	103.121	103.021	5.875	103.301	103.201	103.101	4.875	101.502	101.402	101.302
5.990	105.513	105.413	105.313	5.500	104.434	104.334	104.234	4.990	103.098	102.998	102.898	5.990	103.454	103.354	103.254	4.990	101.129	101.029	100.929
6.000	105.613	105.513	105.413	5.625	104.600	104.500	104.400	5.000	103.198	103.098	102.998	6.000	103.554	103.454	103.354	5.000	101.229	101.129	101.029
6.125	105.570	105.452	105.370	5.750	104.957	104.857	104.757	5.125	103.590	103.490	103.390	6.125	102.538	102.420	102.338	5.125	101.621	101.521	101.421
6.250	105.839	105.721	105.639	5.875	105.316	105.216	105.116	5.250	103.795	103.695	103.595	6.250	103.026	102.908	102.826	5.250	101.826	101.726	101.626
6.375	106.476	106.339	106.276	5.990	105.485	105.385	105.285	5.375	104.028	103.928	103.828	6.375	103.513	103.376	103.313	5.375	102.059	101.959	101.859
6.500	106.581	106.444	106.381	6.000	105.585	105.485	105.385	5.500	102.531	102.431	102.331	6.500	103.468	103.331	103.268	5.500	100.374	100.274	100.174
6.625	107.064	106.928	106.864	6.125	105.099	104.981	104.899	5.625	102.887	102.787	102.687	6.625	103.801	103.665	103.601	5.625	100.730	100.630	100.530
6.750	107.395	107.258	107.195	6.250	105.466	105.348	105.266	5.750	103.186	103.086	102.986	6.750	103.982	103.845	103.782	5.750	101.029	100.929	100.829

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.:

3/15/2019

45 Day Lock Exp.:

4/1/2019

60 Day Lock Exp.:

4/15/2019

W. Rate Sheet Dated: 2/13/2019

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	98.130	98.005	97.880	
4.125	98.581	98.456	98.331	
4.250	99.052	98.927	98.802	
4.375	99.480	99.355	99.230	
4.500	99.911	99.786	99.661	
4.625	100.320	100.195	100.070	
4.750	100.704	100.579	100.454	
4.875	101.027	100.902	100.777	
5.000	101.305	101.180	101.055	
5.125	101.612	101.487	101.362	
5.250	101.922	101.797	101.672	
5.375	102.140	102.015	101.890	
5.500	102.364	102.239	102.114	

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	99.004	98.879	98.754	
3.875	99.474	99.349	99.224	
4.000	99.894	99.769	99.644	
4.125	100.255	100.130	100.005	
4.250	100.495	100.370	100.245	
4.375	100.712	100.587	100.462	
4.500	100.901	100.776	100.651	
4.625	101.079	100.954	100.829	
4.750	101.234	101.109	100.984	
4.875	101.442	101.317	101.192	
5.000	101.712	101.587	101.462	

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	98.534	98.409	98.284	
3.625	99.019	98.894	98.769	
3.750	99.517	99.392	99.267	
3.875	99.947	99.822	99.697	
4.000	100.339	100.214	100.089	
4.125	100.719	100.594	100.469	
4.250	101.044	100.919	100.794	
4.375	101.308	101.183	101.058	
4.500	101.528	101.403	101.278	
4.625	101.812	101.687	101.562	
4.750	102.031	101.906	101.781	
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)