



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.: 3/18/2019

45 Day Lock Exp.: 4/1/2019

60 Day Lock Exp.: 4/15/2019

W. Rate Sheet Dated: 2/14/2019

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	100.309	100.159	100.009	3.750	99.739	99.589	99.439	2.375	95.425	95.275	95.125	3.125	97.424	97.274	97.124
3.875	100.808	100.658	100.508	3.875	100.192	100.042	99.892	2.500	94.375	94.225	94.075	3.250	97.974	97.824	97.674
4.000	101.309	101.159	101.009	4.000	100.580	100.430	100.280	2.625	95.275	95.125	94.975	3.375	98.355	98.205	98.055
4.125	101.802	101.652	101.502	4.125	100.924	100.774	100.624	2.750	97.730	97.580	97.430	3.500	98.710	98.560	98.410
4.250	102.238	102.128	102.028	4.250	101.352	101.243	101.143	2.875	98.264	98.114	97.964	3.625	99.105	98.955	98.805
4.375	102.724	102.615	102.515	4.375	101.731	101.621	101.521	3.000	98.713	98.563	98.413	Margin = 2.250		Index = 2.560	
4.500	103.145	103.036	102.936	4.500	102.041	101.932	101.832	3.125	99.163	99.013	98.863				
4.625	103.524	103.414	103.314	4.625	102.378	102.268	102.168	3.250	99.520	99.370	99.220				
4.750	103.649	103.524	103.424	4.750	102.193	102.068	101.968	3.375	99.962	99.812	99.662				
4.875	103.366	103.241	103.141	4.875	102.517	102.392	102.292	3.500	100.407	100.257	100.107				
5.000	103.910	103.785	103.685	5.000	102.914	102.789	102.689	3.625	100.844	100.694	100.544				
5.125	104.160	104.035	103.935	5.125	103.150	103.025	102.925	3.750	100.878	100.728	100.578				
5.250	103.791	103.691	103.591	5.250	102.873	102.773	102.673	3.875	101.308	101.158	101.008				
5.375	103.949	103.849	103.749	5.375	103.186	103.086	102.986	4.000	101.673	101.523	101.373				
5.500	104.280	104.180	104.080	5.500	103.583	103.483	103.383	4.125	101.995	101.845	101.695				
5.625	104.500	104.400	104.300	5.625	103.670	103.570	103.470	4.250	101.573	101.423	101.273				
5.750	104.789	104.664	104.523	5.750	103.485	103.360	103.220	4.375	101.929	101.779	101.629				
5.875	104.797	104.672	104.531	5.875	103.809	103.684	103.543	4.500	102.217	102.067	101.917				
6.000	105.227	105.102	104.962	6.000	104.206	104.081	103.940	4.625	102.531	102.381	102.231				

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	99.109	98.959	98.809	3.750	98.739	98.589	98.439	2.375	94.425	94.275	94.125	3.125	96.424	96.274	96.124
3.875	99.608	99.458	99.308	3.875	99.192	99.042	98.892	2.500	93.375	93.225	93.075	3.250	96.974	96.824	96.674
4.000	100.109	99.959	99.809	4.000	99.580	99.430	99.280	2.625	94.275	94.125	93.975	3.375	97.355	97.205	97.055
4.125	100.602	100.452	100.302	4.125	99.924	99.774	99.624	2.750	96.730	96.580	96.430	3.500	97.710	97.560	97.410
4.250	100.988	100.878	100.778	4.250	100.352	100.243	100.143	2.875	97.264	97.114	96.964	3.625	98.105	97.955	97.805
4.375	101.474	101.365	101.265	4.375	100.731	100.621	100.521	3.000	97.713	97.563	97.413	Margin = 2.250		Index = 2.560	
4.500	101.895	101.786	101.686	4.500	101.041	100.932	100.832	3.125	98.163	98.013	97.863	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.274	102.164	102.064	4.625	101.378	101.268	101.168	3.250	98.520	98.370	98.220	Rate	30 Day	45 Day	60 Day
4.750	102.399	102.274	102.174	4.750	101.193	101.068	100.968	3.375	98.962	98.812	98.662	4.625	101.124	100.874	100.624
4.875	102.316	102.191	102.091	4.875	101.517	101.392	101.292	3.500	99.407	99.257	99.107	4.750	100.654	100.404	100.154
5.000	102.660	102.535	102.435	5.000	101.914	101.789	101.689	3.625	99.844	99.694	99.544	4.875	101.066	100.816	100.566
5.125	103.080	102.955	102.855	5.125	102.250	102.125	102.025	3.750	99.878	99.728	99.578	5.000	101.410	101.160	100.910
5.250	102.891	102.791	102.691	5.250	101.873	101.773	101.673	3.875	100.308	100.158	100.008	5.125	101.780	101.530	101.280
5.375	103.149	103.049	102.949	5.375	102.186	102.086	101.986	4.000	100.673	100.523	100.373	5.250	101.291	101.041	100.791
5.500	103.430	103.330	103.230	5.500	102.583	102.483	102.383	4.125	100.995	100.845	100.695	5.375	101.649	101.399	101.149
5.625	103.550	103.450	103.350	5.625	102.720	102.620	102.520	4.250	100.573	100.423	100.273	5.500	102.000	101.750	101.500
5.750	103.639	103.514	103.373	5.750	102.485	102.360	102.220	4.375	100.929	100.779	100.629	5.625	102.250	102.000	101.750
5.875	103.647	103.522	103.381	5.875	102.809	102.684	102.543	4.500	101.217	101.067	100.917	5.750	102.500	102.250	102.000
6.000	104.077	103.952	103.812	6.000	103.206	103.081	102.940	4.625	101.531	101.381	101.231	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:	2/14/2019	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	100.216	99.966	99.716	4.875	99.797	99.547	99.297
5.125	100.930	100.680	100.430	5.125	100.530	100.280	100.030
5.375	100.799	100.549	100.299	5.375	100.466	100.216	99.966
5.625	101.600	101.350	101.100	5.625	101.200	100.950	100.700
5.875	101.672	101.422	101.172	5.875	101.089	100.839	100.589
6.000	102.102	101.852	101.602	6.000	101.486	101.236	100.986
6.125	102.473	102.223	101.973	6.125	101.822	101.572	101.322
6.250	102.750	102.500	102.250	6.250	102.810	102.560	102.310
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	98.374	98.124	97.874	
4.750	97.904	97.654	97.404	
4.875	98.316	98.066	97.816	
5.000	98.660	98.410	98.160	
5.125	99.030	98.780	98.530	
5.250	98.541	98.291	98.041	
5.375	98.899	98.649	98.399	
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@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/18/2019

45 Day Lock Exp.:

4/1/2019

60 Day Lock Exp.:

4/15/2019

W. Rate Sheet Dated: 2/14/2019

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	98.840	98.690	98.540	3.750	98.271	98.121	97.971	2.375	91.925	91.775	91.625	3.125	95.74	95.587	95.437
3.875	99.339	99.189	99.039	3.875	98.723	98.573	98.423	2.500	90.875	90.725	90.575	3.250	96.97	96.824	96.674
4.000	99.840	99.690	99.540	4.000	99.111	98.961	98.811	2.625	91.775	91.625	91.475	3.375	97.36	97.205	97.055
4.125	100.334	100.184	100.034	4.125	99.455	99.305	99.155	2.750	96.042	95.892	95.742	3.500	97.71	97.560	97.410
4.250	100.800	100.691	100.591	4.250	99.915	99.805	99.705	2.875	96.577	96.427	96.277	3.625	98.11	97.955	97.805
4.375	101.287	101.177	101.077	4.375	100.293	100.184	100.084	3.000	97.026	96.876	96.726	Margin = 2.250		Index = 2.560	
4.500	101.708	101.599	101.499	4.500	100.604	100.494	100.394	3.125	97.475	97.325	97.175				
4.625	102.086	101.977	101.877	4.625	100.940	100.831	100.731	3.250	98.520	98.370	98.220				
4.750	101.899	101.774	101.674	4.750	100.443	100.318	100.218	3.375	98.962	98.812	98.662				
4.875	101.616	101.491	101.391	4.875	100.767	100.642	100.542	3.500	99.407	99.257	99.107				
5.000	102.160	102.035	101.935	5.000	101.164	101.039	100.939	3.625	99.844	99.694	99.544				
5.125	102.410	102.285	102.185	5.125	101.400	101.275	101.175	3.750	99.409	99.259	99.109				
5.250	101.760	101.660	101.560	5.250	100.841	100.741	100.641	3.875	99.840	99.690	99.540				
5.375	101.918	101.818	101.718	5.375	101.155	101.055	100.955	4.000	100.205	100.055	99.905				
5.500	102.249	102.149	102.049	5.500	101.552	101.452	101.352	4.125	100.527	100.377	100.227				
5.625	102.469	102.369	102.269	5.625	101.639	101.539	101.439	4.250	100.135	99.985	99.835				
5.750	102.258	102.133	102.033	5.750	100.954	100.829	100.688	4.375	100.491	100.341	100.191				
5.875	102.265	102.140	102.000	5.875	101.278	101.153	101.012	4.500	100.780	100.630	100.480				
6.000	102.696	102.571	102.431	6.000	101.675	101.550	101.409	4.625	101.093	100.943	100.793				

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	97.640	97.490	97.340	3.750	97.271	97.121	96.971	2.375	92.675	92.525	92.375	3.125	94.737	94.587	94.437
3.875	98.139	97.989	97.839	3.875	97.723	97.573	97.423	2.500	91.625	91.475	91.325	3.250	95.974	95.824	95.674
4.000	98.640	98.490	98.340	4.000	98.111	97.961	97.811	2.625	92.525	92.375	92.225	3.375	96.355	96.205	96.055
4.125	99.134	98.984	98.834	4.125	98.455	98.305	98.155	2.750	95.824	95.674	95.524	3.500	96.710	96.560	96.410
4.250	99.550	99.441	99.341	4.250	98.915	98.805	98.705	2.875	96.358	96.208	96.058	3.625	97.105	96.955	96.805
4.375	100.037	99.927	99.827	4.375	99.293	99.184	99.084	3.000	96.807	96.657	96.507	Margin = 2.250		Index = 2.560	
4.500	100.458	100.349	100.249	4.500	99.604	99.494	99.394	3.125	97.257	97.107	96.957	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.836	100.727	100.627	4.625	99.940	99.831	99.731	3.250	97.426	97.276	97.126	Rate	30 Day	45 Day	60 Day
4.750	100.649	100.524	100.424	4.750	99.443	99.318	99.218	3.375	97.869	97.719	97.569	4.625	99.686	99.436	99.186
4.875	100.566	100.441	100.341	4.875	99.767	99.642	99.542	3.500	98.313	98.163	98.013	4.750	98.904	98.654	98.404
5.000	100.910	100.785	100.685	5.000	100.164	100.039	99.939	3.625	98.751	98.601	98.451	4.875	99.316	99.066	98.816
5.125	101.330	101.205	101.105	5.125	100.500	100.375	100.275	3.750	98.628	98.478	98.328	5.000	99.660	99.410	99.160
5.250	100.860	100.760	100.660	5.250	99.841	99.741	99.641	3.875	99.058	98.908	98.758	5.125	100.030	99.780	99.530
5.375	101.118	101.018	100.918	5.375	100.155	100.055	99.955	4.000	99.423	99.273	99.123	5.250	99.260	99.010	98.760
5.500	101.399	101.299	101.199	5.500	100.552	100.452	100.352	4.125	99.745	99.595	99.445	5.375	99.618	99.368	99.118
5.625	101.519	101.419	101.319	5.625	100.689	100.589	100.489	4.250	99.010	98.860	98.710	5.500	99.968	99.718	99.468
5.750	101.108	100.983	100.842	5.750	99.954	99.829	99.688	4.375	99.366	99.216	99.066	5.625	100.219	99.969	99.719
5.875	101.115	100.990	100.850	5.875	100.278	100.153	100.012	4.500	99.655	99.505	99.355	5.750	99.969	99.719	99.469
6.000	101.546	101.421	101.281	6.000	100.675	100.550	100.409	4.625	99.968	99.818	99.668	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:	2/14/2019 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	98.466	98.216	97.966	4.875	98.047	97.797	97.547
5.125	99.180	98.930	98.680	5.125	98.780	98.530	98.280
5.375	98.768	98.518	98.268	5.375	98.435	98.185	97.935
5.625	99.569	99.319	99.069	5.625	99.169	98.919	98.669
5.875	99.140	98.890	98.640	5.875	98.558	98.308	98.058
6.000	99.571	99.321	99.071	6.000	98.955	98.705	98.455
6.125	99.941	99.691	99.441	6.125	99.291	99.041	98.791
6.250	99.250	99.000	98.750	6.250	99.310	99.060	98.810
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	96.936	96.686	96.436	
4.750	96.154	95.904	95.654	
4.875	96.566	96.316	96.066	
5.000	96.910	96.660	96.410	
5.125	97.280	97.030	96.780	
5.250	96.510	96.260	96.010	
5.375	96.868	96.618	96.368	
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	97.468	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.: 3/18/2019
45 Day Lock Exp.: 4/1/2019
60 Day Lock Exp.: 4/15/2019

W. Rate Sheet Dated: 2/14/2019

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	100.919	100.819	100.719	4.375	100.193	100.093	99.993	4.375	100.006	99.906	99.806	4.375	100.126	100.026	99.926	4.375	99.400	99.300	99.200
4.500	101.461	101.361	101.261	4.500	100.790	100.690	100.590	4.500	100.602	100.502	100.402	4.500	100.662	100.562	100.462	4.500	99.991	99.891	99.791
4.625	101.627	101.527	101.427	4.625	101.189	101.089	100.989	4.625	101.143	101.043	100.943	4.625	100.928	100.828	100.728	4.625	100.490	100.390	100.290
4.750	102.218	102.118	102.018	4.750	101.956	101.856	101.756	4.750	101.952	101.852	101.752	4.750	101.165	101.065	100.965	4.750	100.903	100.803	100.703
4.875	102.717	102.617	102.517	4.875	102.520	102.420	102.320	4.875	102.520	102.420	102.320	4.875	101.629	101.529	101.429	4.875	101.432	101.332	101.232
4.990	102.957	102.857	102.757	4.990	102.798	102.698	102.598	4.990	102.798	102.698	102.598	4.990	102.016	101.916	101.816	4.990	101.857	101.757	101.657
5.000	103.057	102.957	102.857	5.000	102.898	102.798	102.698	5.000	102.898	102.798	102.698	5.000	102.116	102.016	101.916	5.000	101.957	101.857	101.757
5.125	103.356	103.256	103.156	5.125	103.230	103.130	103.030	5.125	103.230	103.130	103.030	5.125	102.334	102.234	102.134	5.125	102.208	102.108	102.008
5.250	103.671	103.571	103.471	5.250	103.802	103.702	103.602	5.250	103.892	103.792	103.692	5.250	102.519	102.419	102.319	5.250	102.519	102.419	102.319
5.375	103.997	103.897	103.797	5.375	104.123	104.023	103.923	5.375	104.216	104.116	104.016	5.375	102.667	102.567	102.467	5.375	102.667	102.567	102.467
5.500	104.310	104.210	104.110	5.500	104.417	104.317	104.217	5.500	104.511	104.411	104.311	5.500	103.120	103.020	102.920	5.500	103.120	103.020	102.920
5.625	104.640	104.540	104.440	5.625	104.656	104.556	104.456	5.625	104.749	104.649	104.549	5.625	103.062	102.962	102.862	5.625	103.062	102.962	102.862
5.750	104.999	104.899	104.799	5.750	105.342	105.242	105.142	5.750	105.400	105.300	105.200	5.750	103.281	103.181	103.081	5.750	103.281	103.181	103.081
5.875	105.185	105.085	104.985	5.875	105.698	105.598	105.498	5.875	105.760	105.660	105.560	5.875	103.208	103.108	103.008	5.875	103.208	103.108	103.008
5.990	105.298	105.198	105.098	5.990	105.885	105.785	105.685	5.990	105.948	105.848	105.748	5.990	103.069	102.969	102.869	5.990	103.069	102.969	102.869
6.000	105.398	105.298	105.198	6.000	105.985	105.885	105.785	6.000	106.048	105.948	105.848	6.000	103.169	103.069	102.969	6.000	103.169	103.069	102.969
6.125	105.963	105.863	105.763	6.125	106.259	106.159	106.059	6.125	106.322	106.222	106.122	6.125	103.410	103.310	103.210	6.125	103.410	103.310	103.210
6.250	106.211	106.111	106.011	6.250	106.465	106.365	106.265	6.250	106.527	106.427	106.327	6.250	103.635	103.535	103.435	6.250	103.635	103.535	103.435
6.375	105.944	105.844	105.744	6.375	106.452	106.352	106.252	6.375	106.493	106.393	106.293	6.375	101.597	101.497	101.397	6.375	101.597	101.497	101.397

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	99.213	99.113	99.013	4.625	102.069	101.969	101.869	4.625	101.391	101.291	101.191	4.625	101.329	101.229	101.129	3.375	99.094	98.994	98.894
4.500	99.803	99.703	99.603	4.750	102.516	102.416	102.316	4.750	101.825	101.725	101.625	4.750	101.762	101.662	101.562	3.500	99.587	99.487	99.387
4.625	100.444	100.344	100.244	4.875	102.913	102.813	102.713	4.875	102.363	102.263	102.163	4.875	102.300	102.200	102.100	3.625	100.064	99.964	99.864
4.750	100.899	100.799	100.699	4.990	103.061	102.961	102.861	4.990	102.605	102.505	102.405	4.990	102.542	102.442	102.342	3.750	100.403	100.303	100.203
4.875	101.432	101.332	101.232	5.000	103.161	103.061	102.961	5.000	102.705	102.605	102.505	5.000	102.642	102.542	102.442	3.875	100.836	100.736	100.636
4.990	101.857	101.757	101.657	5.125	103.393	103.293	103.193	5.125	103.027	102.927	102.827	5.125	102.964	102.864	102.764	3.990	101.195	101.095	100.995
5.000	101.957	101.857	101.757	5.250	103.800	103.700	103.600	5.250	103.199	103.099	102.999	5.250	103.043	102.943	102.843	4.000	101.295	101.195	101.095
5.125	102.208	102.108	102.008	5.375	104.004	103.904	103.804	5.375	103.488	103.388	103.288	5.375	103.332	103.232	103.132	4.125	101.740	101.640	101.540
5.250	102.519	102.419	102.319	5.500	104.228	104.128	104.028	5.500	103.770	103.670	103.570	5.500	103.614	103.514	103.414	4.250	102.043	101.943	101.843
5.375	102.667	102.567	102.467	5.625	104.404	104.304	104.204	5.625	104.004	103.904	103.804	5.625	103.847	103.747	103.647	4.375	102.377	102.277	102.177
5.500	103.120	103.020	102.920	5.750	104.733	104.633	104.533	5.750	104.532	104.432	104.332	5.750	104.313	104.213	104.113	4.500	102.441	102.341	102.241
5.625	103.062	102.962	102.862	5.875	104.965	104.865	104.765	5.875	104.845	104.745	104.645	5.875	104.626	104.526	104.426	4.625	102.774	102.674	102.574
5.750	103.281	103.181	103.081	5.990	105.068	104.968	104.868	5.990	105.019	104.919	104.819	5.990	104.800	104.700	104.600	4.750	102.981	102.881	102.781
5.875	102.708	102.608	102.508	6.000	105.168	105.068	104.968	6.000	105.119	105.019	104.919	6.000	104.800	104.700	104.600	4.875	103.033	102.933	102.833
5.990	103.069	102.969	102.869	6.125	105.367	105.267	105.167	6.125	105.391	105.291	105.191	6.125	105.172	105.072	104.972	4.990	103.113	103.013	102.913
6.000	103.169	103.069	102.969	6.250	105.279	105.145	105.079	6.250	105.078	104.944	104.878	6.250	104.859	104.725	104.659	5.000	103.213	103.113	103.013
6.125	103.410	103.310	103.210	6.375	105.500	105.366	105.300	6.375	105.378	105.244	105.178	6.375	105.159	105.025	104.959	5.125	103.464	103.364	103.264
6.250	103.635	103.535	103.435	6.500	105.607	105.473	105.407	6.500	105.537	105.403	105.337	6.500	105.318	105.184	105.118	5.250	103.633	103.533	103.433
6.375	101.597	101.497	101.397	6.625	105.686	105.552	105.486	6.625	105.666	105.532	105.466	6.625	105.447	105.313	105.247	5.375	103.817	103.717	103.617

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	99.213	99.113	99.013	4.625	102.069	101.969	101.869	4.625	101.391	101.291	101.191	4.625	101.329	101.129	101.129	3.375	99.094	98.994	98.894	3.375	99.174	98.974	98.874
4.500	99.803	99.703	99.603	4.750	102.516	102.416	102.316	4.750	101.825	101.725	101.625	4.750	101.762	101.562	101.562	3.500	99.587	99.487	99.387	3.500	99.500	99.300	99.300
4.625	100.444	100.344	100.244	4.875	102.913	102.813	102.713	4.875	102.363	102.263	102.163	4.875	102.300	102.100	102.100	3.625	100.064	99.964	99.864	3.625	99.806	99.606	99.606
4.750	100.899	100.799	100.699	4.990	103.061	102.961	102.861	4.990	102.605	102.505	102.405	4.990	102.542	102.342	102.342	3.750	100.403	100.303	100.203	3.750	100.708	100.508	100.508
4.875	101.432	101.332	101.232	5.000	103.161	103.061	102.961	5.000	102.705	102.605	102.505	5.000	102.642	102.442	102.442	3.875	100.836	100.736	100.636	3.875	101.006	100.806	100.806
4.990	101.857	101.757	101.657	5.125	103.393	103.293	103.193	5.125	103.027	102.927	102.827	5.125	102.964	102.764	102.764	3.990	101.195	101.095	100.995	3.990	101.188	100.988	100.988
5.000	101.957	101.857	101.757	5.250	103.800	103.700	103.600	5.250	103.199	103.099	102.999	5.250	103.043	102.843	102.843	4.000	101.295	101.195	101.095	4.000	101.288	101.088	101.088
5.125	102.208	102.108	102.008	5.375	104.004	103.904	103.804	5.375	103.488	103.388	103.288	5.375	103.332	103.132	103.132	4.125	101.740	101.640	101.540	4.125	101.536	101.336	101.336
5.250	102.519	102.419	102.319	5.500	104.228	104.128	104.028	5.500	103.770	103.670	103.570	5.500	103.614	103.414	103.414	4.250	102.043	101.943	101.843	4.250	101.750	101.550	101.550
5.375	102.667	102.567	102.467	5.625	104.404	104.304	104.204	5.625	104.004	103.904	103.804	5.625	103.848	103.648	103.648	4.375	102.377	102.277	102.177	4.375	101.956	101.756	101.756
5.500	102.813	102.713	102.613	5.746	104.532	104.432	104.332	5.746	104.182	104.082	103.982	5.746	104.026	103.826	103.826	4.500	102.713	102.613	102.513	4.500	102.177	101.977	101.977
5.625	103.061	102.961	102.861	5.875	104.965	104.865	104.765	5.875	104.645	104.545	104.445	5.875	104.626	104.426	104.426	4.625	102.774	102.674	102.574	4.625	102.321	102.121	102.121
5.750	103.281	103.181	103.081	5.990	105.068	104.968	104.868	5.990	105.019	104.919	104.819	5.990	104.800	104.600	104.600	4.750	102.981	102.881	102.781	4.750	102.535	102.335	102.335
5.875	103.708	102.608	102.508	6.000	105.168	105.068	104.968	6.000	105.119	105.019	104.919	6.000	104.900	104.700	104.700	4.875	103.033	102.933	102.833	4.875	102.738	102.538	102.538
5.990	103.609	102.609	102.509	6.125	105.367	105.267	105.167	6.125	105.391	105.291	105.191	6.125	105.172	104.972	104.972	4.990	103.113	103.013	102.913	4.990	102.807	102.607	102.607
6.000	103.169	103.069	102.969	6.250	105.279	105.145	105.079	6.250	105.078	104.944	104.878	6.250	104.859	104.659	104.659	5.000	103.213	103.113	103.013	5.000	102.907	102.707	102.707
6.125	103.410	103.310	103.210	6.375	105.500	105.366	105.300	6.375	105.378	105.244	105.178	6.375	105.159	104.959	104.959	5.125	103.464	103.364	103.264	5.125	102.884	102.684	102.684
6.250	103.635	103.535	103.435	6.500	105.607	105.473	105.407	6.500	105.537	105.403	105.337	6.500	105.318	105.118	105.118	5.250	103.633	103.533	103.433	5.250	103.087	102.887	102.887
6.375	101.597	101.497	101.397	6.625	105.686	105.552	105.486	6.625	105.666	105.532	105.466	6.625	105.447	105.247	105.247	5.375	103.817	103.717	103.617	5.375	103.287	103.087	103.087



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.: 3/18/2019
45 Day Lock Exp.: 4/1/2019
60 Day Lock Exp.: 4/15/2019

W. Rate Sheet Dated: 2/14/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																																							
30/25 Year								30/25 Year 105-125								30/25 Year >125								30/25 Year SC								30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
4.750	102.664	102.564	102.464	4.750	102.414	102.314	102.214	4.750	102.414	102.314	102.214	4.750	101.511	101.411	101.311	4.750	101.261	101.161	101.061	4.750	101.261	101.161	101.061	4.750	101.261	101.161	101.061	4.750	101.261	101.161	101.061								
4.875	103.221	103.121	103.021	4.875	102.971	102.871	102.771	4.875	102.971	102.871	102.771	4.875	102.068	101.968	101.868	4.875	101.818	101.718	101.618	4.875	101.818	101.718	101.618	4.875	101.818	101.718	101.618	4.875	101.818	101.718	101.618								
4.990	103.303	103.203	103.103	4.990	102.803	102.703	102.603	4.990	102.803	102.703	102.603	4.990	102.150	102.050	101.950	4.990	101.650	101.550	101.450	4.990	101.650	101.550	101.450	4.990	101.650	101.550	101.450	4.990	101.650	101.550	101.450								
5.000	103.403	103.303	103.203	5.000	102.903	102.803	102.703	5.000	102.903	102.803	102.703	5.000	102.250	102.150	102.050	5.000	101.750	101.650	101.550	5.000	101.750	101.650	101.550	5.000	101.750	101.650	101.550	5.000	101.750	101.650	101.550								
5.125	103.593	103.493	103.393	5.125	103.093	102.993	102.893	5.125	103.093	102.993	102.893	5.125	101.985	101.885	101.785	5.125	101.485	101.385	101.285	5.125	101.485	101.385	101.285	5.125	101.485	101.385	101.285	5.125	101.485	101.385	101.285								
5.250	103.968	103.868	103.768	5.250	103.468	103.368	103.268	5.250	103.468	103.368	103.268	5.250	102.360	102.260	102.160	5.250	101.860	101.760	101.660	5.250	101.860	101.760	101.660	5.250	101.860	101.760	101.660	5.250	101.860	101.760	101.660								
5.375	104.251	104.151	104.051	5.375	104.251	104.151	104.051	5.375	104.251	104.151	104.051	5.375	102.643	102.543	102.443	5.375	102.143	102.043	101.943	5.375	102.143	102.043	101.943	5.375	102.143	102.043	101.943	5.375	102.143	102.043	101.943								
5.500	104.506	104.406	104.306	5.500	104.506	104.406	104.306	5.500	104.506	104.406	104.306	5.500	102.898	102.798	102.698	5.500	102.398	102.298	102.198	5.500	102.398	102.298	102.198	5.500	102.398	102.298	102.198	5.500	102.398	102.298	102.198								
5.625	104.686	104.586	104.486	5.625	104.686	104.586	104.486	5.625	104.686	104.586	104.486	5.625	102.662	102.562	102.462	5.625	102.162	102.062	101.962	5.625	102.162	102.062	101.962	5.625	102.162	102.062	101.962	5.625	102.162	102.062	101.962								
5.750	105.110	105.010	104.910	5.750	105.110	105.010	104.910	5.750	105.110	105.010	104.910	5.750	103.086	102.986	102.886	5.750	102.586	102.486	102.386	5.750	102.586	102.486	102.386	5.750	102.586	102.486	102.386	5.750	102.586	102.486	102.386								
5.875	105.398	105.298	105.198	5.875	105.398	105.298	105.198	5.875	105.398	105.298	105.198	5.875	103.374	103.274	103.174	5.875	102.874	102.774	102.674	5.875	102.874	102.774	102.674	5.875	102.874	102.774	102.674	5.875	102.874	102.774	102.674								
5.990	105.552	105.452	105.352	5.990	105.552	105.452	105.352	5.990	105.552	105.452	105.352	5.990	103.528	103.428	103.328	5.990	103.028	102.928	102.828	5.990	103.028	102.928	102.828	5.990	103.028	102.928	102.828	5.990	103.028	102.928	102.828								
6.000	105.652	105.552	105.452	6.000	105.652	105.552	105.452	6.000	105.652	105.552	105.452	6.000	103.628	103.528	103.428	6.000	103.128	103.028	102.928	6.000	103.128	103.028	102.928	6.000	103.128	103.028	102.928	6.000	103.128	103.028	102.928								
6.125	105.575	105.464	105.375	6.125	105.575	105.464	105.375	6.125	105.575	105.464	105.375	6.125	103.543	103.432	103.343	6.125	103.043	102.932	102.843	6.125	103.043	102.932	102.843	6.125	103.043	102.932	102.843	6.125	103.043	102.932	102.843								
6.250	105.845	105.735	105.645	6.250	105.845	105.735	105.645	6.250	105.845	105.735	105.645	6.250	103.625	103.514	103.425	6.250	103.125	103.014	102.925	6.250	103.125	103.014	102.925	6.250	103.125	103.014	102.925	6.250	103.125	103.014	102.925								
6.375	106.471	106.343	106.271	6.375	106.471	106.343	106.271	6.375	106.471	106.343	106.271	6.375	103.508	103.380	103.308	6.375	103.008	102.880	102.808	6.375	103.008	102.880	102.808	6.375	103.008	102.880	102.808	6.375	103.008	102.880	102.808								
6.500	107.092	106.964	106.892	6.500	107.092	106.964	106.892	6.500	107.092	106.964	106.892	6.500	103.979	103.851	103.779	6.500	103.479	103.351	103.279	6.500	103.479	103.351	103.279	6.500	103.479	103.351	103.279	6.500	103.479	103.351	103.279								
6.625	107.515	107.387	107.315	6.625	107.515	107.387	107.315	6.625	107.515	107.387	107.315	6.625	104.252	104.124	104.052	6.625	103.752	103.624	103.552	6.625	103.752	103.624	103.552	6.625	103.752	103.624	103.552	6.625	103.752	103.624	103.552								
6.750	107.786	107.659	107.586	6.750	107.786	107.659	107.586	6.750	107.786	107.659	107.586	6.750	104.373	104.246	104.173	6.750	103.873	103.746	103.673	6.750	103.873	103.746	103.673	6.750	103.873	103.746	103.673	6.750	103.873	103.746	103.673								
30/25 Year SC >125								20 Year								20 Year 105-125								20 Year >125								15 Year							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
4.750	101.261	101.161	101.061	4.250	101.021	100.921	100.821	4.250	101.396	101.296	101.196	4.250	101.396	101.296	101.196	3.750	100.687	100.587	100.487	3.750	100.687	100.587	100.487	3.750	100.687	100.587	100.487	3.750	100.687	100.587	100.487								
4.875	101.818	101.718	101.618	4.375	101.475	101.375	101.275	4.375	101.850	101.750	101.650	4.375	101.850	101.750	101.650	3.875	101.232	101.132	101.032	3.875	101.232	101.132	101.032	3.875	101.232	101.132	101.032	3.875	101.232	101.132	101.032								
4.990	101.650	101.550	101.450	4.500	101.914	101.814	101.714	4.500	102.289	102.189	102.089	4.500	102.289	102.189	102.089	3.990	101.546	101.446	101.346	3.990	101.546	101.446	101.346	3.990	101.546	101.446	101.346	3.990	101.546	101.446	101.346								
5.000	101.750	101.650	101.550	4.625	102.313	102.213	102.113	4.625	102.688	102.588	102.488	4.625	102.688	102.588	102.488	4.000	101.646	101.546	101.446	4.000	101.646	101.546	101.446	4.000	101.646	101.546	101.446	4.000	101.646	101.546	101.446								
5.125	101.485	101.385	101.285	4.750	102.834	102.734	102.634	4.750	103.209	103.109	103.009	4.750	103.209	103.109	103.009	4.125	102.076	101.976	101.876	4.125	102.076	101.976	101.876	4.125	102.076	101.976	101.876	4.125	102.076	101.976	101.876								
5.250	101.860	101.760	101.660	4.875	103.175	103.075	102.975	4.875	103.550	103.450	103.350	4.875	103.550	103.450	103.350	4.250	102.362	102.262	102.162	4.250	102.362	102.262	102.162	4.250	102.362	102.262	102.162	4.250	102.362	102.262	102.162								
5.375	102.643	102.543	102.443	4.990	103.221	103.121	103.021	4.990	103.346	103.246	103.146	4.990	103.346	103.246	103.146	4.375	102.744	102.644	102.544	4.375	102.744	102.644	102.544	4.375	102.744	102.644	102.544	4.375	102.744	102.644	102.544								
5.500	102.898	102.798	102.698	5.000	103.321	103.221	103.121	5.000	103.446	103.346	103.246	5.000	103.446	103.346	103.246	4.500	102.413	102.313	102.213	4.500	102.413	102.313	102.213	4.500	102.413	102.313	102.213	4.500	102.413	102.313	102.213								
5.625	102.662	102.562	102.462	5.125	103.540	103.440	103.340	5.125	103.665	103.565	103.465	5.125	103.665	103.565	103.465	4.625	102.847	102.747	102.647	4.625	102.847	102.747	102.647	4.625	102.847	102.747	102.647	4.625	102.847	102.747	102.647								
5.750	103.086	102.986	102.886	5.250	103.880	103.780	103.680	5.250	104.005	103.905	103.805	5.250	104.005	103.905	103.805	4.750	103.116	103.016	102.916	4.750	103.116	103.016	102.916	4.750	103.116	103.016	102.916	4.750	103.116	103.016	102.916								
5.875	103.374	103.274	103.174	5.375	104.136	104.036	103.936	5.375	104.136	104.036	103.936	5.375	104.136	104.036	103.936	4.875	103.219	103.119	103.019	4.875	103.219	103.119	103.019	4.875	103.219	103.119	103.019	4.875	103.219	103.119	103.019								
5.990	103.528	103.428	103.328	5.500	104.387	104																																	



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.:

3/18/2019

45 Day Lock Exp.:

4/1/2019

60 Day Lock Exp.:

4/15/2019

W. Rate Sheet Dated: 2/14/2019

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	102.537	102.437	102.337	4.250	100.866	100.766	100.666	3.750	100.586	100.486	100.386	4.750	101.384	101.284	101.184	3.750	99.963	99.863	99.763
4.875	103.102	103.002	102.902	4.375	101.322	101.222	101.122	3.875	101.135	101.035	100.935	4.875	101.949	101.849	101.749	3.875	100.512	100.412	100.312
4.990	103.187	103.087	102.987	4.500	101.766	101.666	101.566	3.990	101.469	101.369	101.269	4.990	102.034	101.934	101.834	3.990	100.354	100.254	100.154
5.000	103.287	103.187	103.087	4.625	102.191	102.091	101.991	4.000	101.569	101.469	101.369	5.000	102.134	102.034	101.934	4.000	100.454	100.354	100.254
5.125	103.543	103.443	103.343	4.750	102.717	102.617	102.517	4.125	102.004	101.904	101.804	5.125	101.935	101.835	101.735	4.125	100.889	100.789	100.689
5.250	103.923	103.823	103.723	4.875	103.061	102.961	102.861	4.250	102.293	102.193	102.093	5.250	102.315	102.215	102.115	4.250	101.178	101.078	100.978
5.375	104.210	104.110	104.010	4.990	103.112	103.012	102.912	4.375	102.680	102.580	102.480	5.375	102.602	102.502	102.402	4.375	101.565	101.465	101.365
5.500	104.468	104.368	104.268	5.000	103.212	103.112	103.012	4.500	102.427	102.327	102.227	5.500	102.860	102.760	102.660	4.500	100.708	100.608	100.508
5.625	104.656	104.545	104.456	5.125	103.512	103.412	103.312	4.625	102.866	102.766	102.666	5.625	102.632	102.521	102.432	4.625	101.147	101.047	100.947
5.750	105.087	104.976	104.887	5.250	103.856	103.756	103.656	4.750	103.137	103.037	102.937	5.750	103.063	102.952	102.863	4.750	101.418	101.318	101.218
5.875	105.376	105.265	105.176	5.375	104.113	104.013	103.913	4.875	103.239	103.139	103.039	5.875	103.352	103.241	103.152	4.875	101.520	101.420	101.320
5.990	105.537	105.425	105.337	5.500	104.369	104.269	104.169	4.990	103.075	102.975	102.875	5.990	103.513	103.401	103.313	4.990	101.106	101.006	100.906
6.000	105.637	105.525	105.437	5.625	104.609	104.498	104.409	5.000	103.175	103.075	102.975	6.000	103.613	103.501	103.413	5.000	101.206	101.106	101.006
6.125	105.579	105.445	105.379	5.750	104.967	104.856	104.767	5.125	103.570	103.470	103.370	6.125	102.547	102.413	102.347	5.125	101.601	101.501	101.401
6.250	105.850	105.716	105.650	5.875	105.329	105.218	105.129	5.250	103.777	103.677	103.577	6.250	103.037	102.903	102.837	5.250	101.808	101.708	101.608
6.375	106.476	106.321	106.276	5.990	105.499	105.388	105.299	5.375	104.007	103.907	103.807	6.375	103.513	103.358	103.313	5.375	102.038	101.938	101.838
6.500	106.586	106.431	106.386	6.000	105.599	105.488	105.399	5.500	102.525	102.425	102.325	6.500	103.473	103.318	103.273	5.500	100.368	100.268	100.168
6.625	107.070	106.915	106.870	6.125	105.106	104.972	104.906	5.625	102.879	102.779	102.679	6.625	103.807	103.652	103.607	5.625	100.722	100.622	100.522
6.750	107.403	107.248	107.203	6.250	105.475	105.341	105.275	5.750	103.177	103.077	102.977	6.750	103.990	103.835	103.790	5.750	101.020	100.920	100.820

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.:

3/18/2019

45 Day Lock Exp.:

4/1/2019

60 Day Lock Exp.:

4/15/2019

W. Rate Sheet Dated: 2/14/2019

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)