



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.: 4/16/2019

W. Rate Sheet Dated: 2/15/2019

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	100.231	100.081	99.931	3.750	99.657	99.507	99.357	2.375	95.339	95.189	95.039	3.125	97.332	97.182	97.032
3.875	100.730	100.580	100.430	3.875	100.066	99.916	99.766	2.500	94.289	94.139	93.989	3.250	97.947	97.797	97.647
4.000	101.231	101.081	100.931	4.000	100.433	100.283	100.133	2.625	95.189	95.039	94.889	3.375	98.319	98.169	98.019
4.125	101.724	101.574	101.424	4.125	100.775	100.625	100.475	2.750	97.717	97.567	97.417	3.500	98.684	98.534	98.384
4.250	102.191	102.081	101.972	4.250	101.296	101.186	101.077	2.875	98.167	98.017	97.867	3.625	99.004	98.854	98.704
4.375	102.677	102.568	102.459	4.375	101.631	101.521	101.412	3.000	98.616	98.466	98.316	Margin = 2.250		Index = 2.560	
4.500	103.099	102.989	102.880	4.500	101.974	101.865	101.755	3.125	99.059	98.909	98.759				
4.625	103.477	103.368	103.258	4.625	102.315	102.206	102.097	3.250	99.418	99.268	99.118				
4.750	103.602	103.502	103.402	4.750	102.161	102.061	101.961	3.375	99.863	99.713	99.563				
4.875	103.350	103.250	103.150	4.875	102.535	102.435	102.335	3.500	100.303	100.153	100.003				
5.000	103.895	103.795	103.695	5.000	102.878	102.778	102.678	3.625	100.727	100.577	100.427				
5.125	104.145	104.045	103.945	5.125	103.119	103.019	102.919	3.750	100.788	100.638	100.488				
5.250	103.745	103.645	103.545	5.250	102.809	102.709	102.609	3.875	101.175	101.025	100.875				
5.375	103.902	103.802	103.702	5.375	103.173	103.073	102.973	4.000	101.518	101.368	101.218				
5.500	104.233	104.133	104.033	5.500	103.516	103.416	103.316	4.125	101.838	101.688	101.538				
5.625	104.453	104.353	104.253	5.625	103.607	103.507	103.407	4.250	101.407	101.257	101.107				
5.750	104.773	104.648	104.548	5.750	103.453	103.328	103.228	4.375	101.720	101.570	101.420				
5.875	104.781	104.656	104.556	5.875	103.827	103.702	103.602	4.500	102.040	101.890	101.740				
6.000	105.212	105.087	104.987	6.000	104.170	104.045	103.945	4.625	102.359	102.209	102.059				

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	99.031	98.881	98.731	3.750	98.657	98.507	98.357	2.375	94.339	94.189	94.039	3.125	96.332	96.182	96.032
3.875	99.530	99.380	99.230	3.875	99.066	98.916	98.766	2.500	93.289	93.139	92.989	3.250	96.947	96.797	96.647
4.000	100.031	99.881	99.731	4.000	99.433	99.283	99.133	2.625	94.189	94.039	93.889	3.375	97.319	97.169	97.019
4.125	100.524	100.374	100.224	4.125	99.775	99.625	99.475	2.750	96.717	96.567	96.417	3.500	97.684	97.534	97.384
4.250	100.941	100.831	100.722	4.250	100.296	100.186	100.077	2.875	97.167	97.017	96.867	3.625	98.004	97.854	97.704
4.375	101.427	101.318	101.209	4.375	100.631	100.521	100.412	3.000	97.616	97.466	97.316	Margin = 2.250		Index = 2.560	
4.500	101.849	101.739	101.630	4.500	100.974	100.865	100.755	3.125	98.059	97.909	97.759	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.227	102.118	102.008	4.625	101.315	101.206	101.097	3.250	98.418	98.268	98.118	Rate	30 Day	45 Day	60 Day
4.750	102.352	102.252	102.152	4.750	101.161	101.061	100.961	3.375	98.863	98.713	98.563	4.625	101.077	100.827	100.577
4.875	102.300	102.200	102.100	4.875	101.535	101.435	101.335	3.500	99.303	99.153	99.003	4.750	100.638	100.388	100.138
5.000	102.645	102.545	102.445	5.000	101.878	101.778	101.678	3.625	99.727	99.577	99.427	4.875	101.050	100.800	100.550
5.125	103.065	102.965	102.865	5.125	102.219	102.119	102.019	3.750	99.788	99.638	99.488	5.000	101.395	101.145	100.895
5.250	102.845	102.745	102.645	5.250	101.809	101.709	101.609	3.875	100.175	100.025	99.875	5.125	101.765	101.515	101.265
5.375	103.102	103.002	102.902	5.375	102.173	102.073	101.973	4.000	100.518	100.368	100.218	5.250	101.245	100.995	100.745
5.500	103.383	103.283	103.183	5.500	102.516	102.416	102.316	4.125	100.838	100.688	100.538	5.375	101.602	101.352	101.102
5.625	103.503	103.403	103.303	5.625	102.657	102.557	102.457	4.250	100.407	100.257	100.107	5.500	102.000	101.750	101.500
5.750	103.623	103.498	103.398	5.750	102.453	102.328	102.228	4.375	100.720	100.570	100.420	5.625	102.250	102.000	101.750
5.875	103.631	103.506	103.406	5.875	102.827	102.702	102.602	4.500	101.040	100.890	100.740	5.750	102.500	102.250	102.000
6.000	104.062	103.937	103.837	6.000	103.170	103.045	102.945	4.625	101.359	101.209	101.059	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	100.200	99.950	99.700	4.875	99.815	99.565	99.315
5.125	100.915	100.665	100.415	5.125	100.499	100.249	99.999
5.375	100.752	100.502	100.252	5.375	100.453	100.203	99.953
5.625	101.553	101.303	101.053	5.625	101.137	100.887	100.637
5.875	101.656	101.406	101.156	5.875	101.107	100.857	100.607
6.000	102.087	101.837	101.587	6.000	101.450	101.200	100.950
6.125	102.457	102.207	101.957	6.125	101.791	101.541	101.291
6.250	102.750	102.500	102.250	6.250	102.732	102.482	102.232
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	98.327	98.077	97.827	
4.750	97.888	97.638	97.388	
4.875	98.300	98.050	97.800	
5.000	98.645	98.395	98.145	
5.125	99.015	98.765	98.515	
5.250	98.495	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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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.:

4/16/2019

W. Rate Sheet Dated: 2/15/2019

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	98.762	98.612	98.462	3.750	98.188	98.038	97.888	2.375	91.839	91.689	91.539	3.125	95.64	95.495	95.345
3.875	99.261	99.111	98.961	3.875	98.598	98.448	98.298	2.500	90.789	90.639	90.489	3.250	96.95	96.797	96.647
4.000	99.762	99.612	99.462	4.000	98.964	98.814	98.664	2.625	91.689	91.539	91.389	3.375	97.32	97.169	97.019
4.125	100.256	100.106	99.956	4.125	99.306	99.156	99.006	2.750	96.030	95.880	95.730	3.500	97.68	97.534	97.384
4.250	100.753	100.644	100.534	4.250	99.858	99.749	99.640	2.875	96.479	96.329	96.179	3.625	98.00	97.854	97.704
4.375	101.240	101.131	101.021	4.375	100.193	100.084	99.974	3.000	96.928	96.778	96.628	Margin = 2.250		Index = 2.560	
4.500	101.661	101.552	101.442	4.500	100.536	100.427	100.318	3.125	97.371	97.221	97.071				
4.625	102.039	101.930	101.821	4.625	100.878	100.768	100.659	3.250	98.418	98.268	98.118				
4.750	101.852	101.752	101.652	4.750	100.411	100.311	100.211	3.375	98.863	98.713	98.563				
4.875	101.600	101.500	101.400	4.875	100.785	100.685	100.585	3.500	99.303	99.153	99.003				
5.000	102.145	102.045	101.945	5.000	101.128	101.028	100.928	3.625	99.727	99.577	99.427				
5.125	102.395	102.295	102.195	5.125	101.369	101.269	101.169	3.750	99.319	99.169	99.019				
5.250	101.713	101.613	101.513	5.250	100.778	100.678	100.578	3.875	99.706	99.556	99.406				
5.375	101.871	101.771	101.671	5.375	101.142	101.042	100.942	4.000	100.050	99.900	99.750				
5.500	102.202	102.102	102.002	5.500	101.485	101.385	101.285	4.125	100.370	100.220	100.070				
5.625	102.422	102.322	102.222	5.625	101.576	101.476	101.376	4.250	99.970	99.820	99.670				
5.750	102.242	102.117	102.017	5.750	100.921	100.796	100.696	4.375	100.282	100.132	99.982				
5.875	102.250	102.125	102.025	5.875	101.295	101.170	101.070	4.500	100.603	100.453	100.303				
6.000	102.681	102.556	102.456	6.000	101.639	101.514	101.414	4.625	100.922	100.772	100.622				

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	97.562	97.412	97.262	3.750	97.188	97.038	96.888	2.375	92.589	92.439	92.289	3.125	94.645	94.495	94.345
3.875	98.061	97.911	97.761	3.875	97.598	97.448	97.298	2.500	91.539	91.389	91.239	3.250	95.947	95.797	95.647
4.000	98.562	98.412	98.262	4.000	97.964	97.814	97.664	2.625	92.439	92.289	92.139	3.375	96.319	96.169	96.019
4.125	99.056	98.906	98.756	4.125	98.306	98.156	98.006	2.750	95.811	95.661	95.511	3.500	96.684	96.534	96.384
4.250	99.503	99.394	99.284	4.250	98.858	98.749	98.640	2.875	96.260	96.110	95.960	3.625	97.004	96.854	96.704
4.375	99.990	99.881	99.771	4.375	99.193	99.084	98.974	3.000	96.710	96.560	96.410	Margin = 2.250		Index = 2.560	
4.500	100.411	100.302	100.192	4.500	99.536	99.427	99.318	3.125	97.152	97.002	96.852	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.789	100.680	100.571	4.625	99.878	99.768	99.659	3.250	97.325	97.175	97.025	Rate	30 Day	45 Day	60 Day
4.750	100.602	100.502	100.402	4.750	99.411	99.311	99.211	3.375	97.770	97.620	97.470	4.625	99.639	99.389	99.139
4.875	100.550	100.450	100.350	4.875	99.785	99.685	99.585	3.500	98.210	98.060	97.910	4.750	98.888	98.638	98.388
5.000	100.895	100.795	100.695	5.000	100.128	100.028	99.928	3.625	98.634	98.484	98.334	4.875	99.300	99.050	98.800
5.125	101.315	101.215	101.115	5.125	100.469	100.369	100.269	3.750	98.538	98.388	98.238	5.000	99.645	99.395	99.145
5.250	100.813	100.713	100.613	5.250	99.778	99.678	99.578	3.875	98.925	98.775	98.625	5.125	100.015	99.765	99.515
5.375	101.071	100.971	100.871	5.375	100.142	100.042	99.942	4.000	99.268	99.118	98.968	5.250	99.213	98.963	98.713
5.500	101.352	101.252	101.152	5.500	100.485	100.385	100.285	4.125	99.588	99.438	99.288	5.375	99.571	99.321	99.071
5.625	101.472	101.372	101.272	5.625	100.626	100.526	100.426	4.250	98.845	98.695	98.545	5.500	99.969	99.719	99.469
5.750	101.092	100.967	100.867	5.750	99.921	99.796	99.696	4.375	99.157	99.007	98.857	5.625	100.219	99.969	99.719
5.875	101.100	100.975	100.875	5.875	100.295	100.170	100.070	4.500	99.478	99.328	99.178	5.750	99.969	99.719	99.469
6.000	101.531	101.406	101.306	6.000	100.639	100.514	100.414	4.625	99.797	99.647	99.497	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:	2/15/2019 5.250%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	98.450	98.200	97.950	4.875	98.065	97.815	97.565
5.125	99.165	98.915	98.665	5.125	98.749	98.499	98.249
5.375	98.721	98.471	98.221	5.375	98.422	98.172	97.922
5.625	99.522	99.272	99.022	5.625	99.106	98.856	98.606
5.875	99.125	98.875	98.625	5.875	98.575	98.325	98.075
6.000	99.556	99.306	99.056	6.000	98.919	98.669	98.419
6.125	99.926	99.676	99.426	6.125	99.260	99.010	98.760
6.250	99.250	99.000	98.750	6.250	99.232	98.982	98.732
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	96.889	96.639	96.389	
4.750	96.138	95.888	95.638	
4.875	96.550	96.300	96.050	
5.000	96.895	96.645	96.395	
5.125	97.265	97.015	96.765	
5.250	96.463	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	97.469	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@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.: 4/16/2019

W. Rate Sheet Dated: 2/15/2019

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	100.760	100.660	100.560	4.375	100.035	99.935	99.835	4.375	99.847	99.747	99.647	4.375	99.967	99.867	99.767	4.375	99.242	99.142	99.042
4.500	101.302	101.202	101.102	4.500	100.631	100.531	100.431	4.500	100.444	100.344	100.244	4.500	100.503	100.403	100.303	4.500	99.832	99.732	99.632
4.625	101.526	101.426	101.326	4.625	101.092	100.992	100.892	4.625	101.046	100.946	100.846	4.625	100.769	100.669	100.569	4.625	100.335	100.235	100.135
4.750	102.121	102.021	101.921	4.750	101.860	101.760	101.660	4.750	101.856	101.756	101.656	4.750	101.021	100.921	100.821	4.750	100.760	100.660	100.560
4.875	102.620	102.520	102.420	4.875	102.424	102.324	102.224	4.875	102.424	102.324	102.224	4.875	101.533	101.433	101.333	4.875	101.337	101.237	101.137
4.990	102.860	102.760	102.660	4.990	102.702	102.602	102.502	4.990	102.702	102.602	102.502	4.990	101.920	101.820	101.720	4.990	101.762	101.662	101.562
5.000	102.960	102.860	102.760	5.000	102.802	102.702	102.602	5.000	102.802	102.702	102.602	5.000	102.020	101.920	101.820	5.000	101.862	101.762	101.662
5.125	103.259	103.159	103.059	5.125	103.334	103.234	103.134	5.125	103.334	103.234	103.134	5.125	102.338	102.238	102.138	5.125	102.113	102.013	101.913
5.250	103.590	103.490	103.390	5.250	103.721	103.621	103.521	5.250	103.811	103.711	103.611	5.250	102.422	102.322	102.222	5.250	102.422	102.322	102.222
5.375	103.916	103.816	103.716	5.375	104.042	103.942	103.842	5.375	104.135	104.035	103.935	5.375	102.586	102.486	102.386	5.375	102.586	102.486	102.386
5.500	104.229	104.129	104.029	5.500	104.336	104.236	104.136	5.500	104.430	104.330	104.230	5.500	103.039	102.939	102.839	5.500	103.039	102.939	102.839
5.625	104.559	104.459	104.359	5.625	104.575	104.475	104.375	5.625	104.669	104.569	104.469	5.625	102.981	102.881	102.781	5.625	102.981	102.881	102.781
5.750	104.948	104.848	104.748	5.750	105.291	105.191	105.091	5.750	105.350	105.250	105.150	5.750	103.200	103.100	103.000	5.750	103.200	103.100	103.000
5.875	105.134	105.034	104.934	5.875	105.647	105.547	105.447	5.875	105.710	105.610	105.510	5.875	102.657	102.557	102.457	5.875	102.657	102.557	102.457
5.990	105.247	105.147	105.047	5.990	105.834	105.734	105.634	5.990	105.897	105.797	105.697	5.990	103.019	102.919	102.819	5.990	103.019	102.919	102.819
6.000	105.347	105.247	105.147	6.000	105.934	105.834	105.734	6.000	105.997	105.897	105.797	6.000	103.119	103.019	102.919	6.000	103.119	103.019	102.919
6.125	105.913	105.813	105.713	6.125	106.209	106.109	106.009	6.125	106.271	106.171	106.071	6.125	103.359	103.259	103.159	6.125	103.359	103.259	103.159
6.250	106.160	106.060	105.960	6.250	106.414	106.314	106.214	6.250	106.476	106.376	106.276	6.250	103.584	103.484	103.384	6.250	103.584	103.484	103.384
6.375	105.888	105.754	105.688	6.375	106.396	106.262	106.196	6.375	106.441	106.341	106.241	6.375	101.542	101.448	101.342	6.375	101.542	101.408	101.342

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	99.054	98.954	98.854	4.625	101.932	101.832	101.732	4.625	101.193	101.093	100.993	4.625	101.130	101.030	100.930	3.375	99.005	98.905	98.805
4.500	99.645	99.545	99.445	4.750	102.380	102.280	102.180	4.750	101.688	101.588	101.488	4.750	101.626	101.526	101.426	3.500	99.507	99.407	99.307
4.625	100.289	100.189	100.089	4.875	102.776	102.676	102.576	4.875	102.226	102.126	102.026	4.875	102.164	102.064	101.964	3.625	99.974	99.874	99.774
4.750	100.756	100.656	100.556	4.990	102.924	102.824	102.724	4.990	102.468	102.368	102.268	4.990	102.406	102.306	102.206	3.750	100.344	100.244	100.144
4.875	101.337	101.237	101.137	5.000	103.024	102.924	102.824	5.000	102.568	102.468	102.368	5.000	102.506	102.406	102.306	3.875	100.766	100.666	100.566
4.990	101.762	101.662	101.562	5.125	103.246	103.146	103.046	5.125	102.880	102.780	102.680	5.125	102.818	102.718	102.618	3.990	101.125	101.025	100.925
5.000	101.862	101.762	101.662	5.250	103.699	103.599	103.499	5.250	103.098	102.998	102.898	5.250	102.942	102.842	102.742	4.000	101.225	101.125	101.025
5.125	102.113	102.013	101.913	5.375	103.903	103.803	103.703	5.375	103.387	103.287	103.187	5.375	103.231	103.131	103.031	4.125	101.671	101.571	101.471
5.250	102.422	102.322	102.222	5.500	104.127	104.027	103.927	5.500	103.669	103.569	103.469	5.500	103.513	103.413	103.313	4.250	101.953	101.853	101.753
5.375	102.586	102.486	102.386	5.625	104.303	104.203	104.103	5.625	103.903	103.803	103.703	5.625	103.746	103.646	103.546	4.375	102.287	102.187	102.087
5.500	103.039	102.939	102.839	5.750	104.662	104.562	104.462	5.750	104.461	104.361	104.261	5.750	104.242	104.142	104.042	4.500	102.350	102.250	102.150
5.625	102.981	102.881	102.781	5.875	104.894	104.794	104.694	5.875	104.774	104.674	104.574	5.875	104.556	104.456	104.356	4.625	102.636	102.536	102.436
5.750	103.200	103.100	103.000	5.990	104.997	104.897	104.797	5.990	104.948	104.848	104.748	5.990	104.730	104.630	104.530	4.750	102.833	102.733	102.633
5.875	102.657	102.557	102.457	6.000	105.097	104.997	104.897	6.000	105.048	104.948	104.848	6.000	104.830	104.730	104.630	4.875	102.914	102.814	102.714
5.990	103.019	102.919	102.819	6.125	105.296	105.196	105.096	6.125	105.320	105.220	105.120	6.125	105.101	105.001	104.901	4.990	102.993	102.893	102.793
6.000	103.119	103.019	102.919	6.250	105.203	105.103	105.003	6.250	105.002	104.902	104.802	6.250	104.783	104.683	104.583	5.000	103.093	102.993	102.893
6.125	103.359	103.259	103.159	6.375	105.424	105.324	105.224	6.375	105.302	105.202	105.102	6.375	105.083	104.983	104.883	5.125	103.344	103.244	103.144
6.250	103.584	103.484	103.384	6.500	105.531	105.431	105.331	6.500	105.461	105.361	105.261	6.500	105.242	105.142	105.042	5.250	103.513	103.413	103.313
6.375	101.542	101.442	101.342	6.625	105.610	105.510	105.410	6.625	105.590	105.490	105.390	6.625	105.371	105.271	105.171	5.375	103.697	103.597	103.497

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	99.054	98.954	98.854	4.625	101.932	101.832	101.732	4.625	101.193	101.093	100.993	4.625	101.130	101.030	100.930	3.375	99.005	98.905	98.805	3.375	99.095	98.895	98.895
4.500	99.645	99.545	99.445	4.750	102.380	102.280	102.180	4.750	101.688	101.588	101.488	4.750	101.626	101.426	101.426	3.500	99.507	99.407	99.307	3.500	99.421	99.221	99.221
4.625	100.289	100.189	100.089	4.875	102.776	102.676	102.576	4.875	102.226	102.126	102.026	4.875	102.164	101.964	101.964	3.625	99.974	99.874	99.774	3.625	99.726	99.526	99.526
4.750	100.756	100.656	100.556	4.990	102.924	102.824	102.724	4.990	102.468	102.368	102.268	4.990	102.406	102.206	102.206	3.750	100.344	100.244	100.144	3.750	100.659	100.459	100.459
4.875	101.337	101.237	101.137	5.000	103.024	102.924	102.824	5.000	102.568	102.468	102.368	5.000	102.506	102.306	102.306	3.875	100.766	100.666	100.566	3.875	100.957	100.757	100.757
4.990	101.762	101.662	101.562	5.125	103.246	103.146	103.046	5.125	102.880	102.780	102.680	5.125	102.818	102.618	102.618	3.990	101.125	101.025	100.925	3.990	101.138	100.938	100.938
5.000	101.862	101.762	101.662	5.250	103.699	103.599	103.499	5.250	103.098	102.998	102.898	5.250	102.942	102.742	102.742	4.000	101.225	101.125	101.025	4.000	101.238	101.038	101.038
5.125	102.113	102.013	101.913	5.375	103.903	103.803	103.703	5.375	103.387	103.287	103.187	5.375	103.251	103.051	103.051	4.125	101.671	101.571	101.471	4.125	101.486	101.286	101.286
5.250	102.422	102.322	102.222	5.500	104.127	104.027	103.927	5.500	103.669	103.569	103.469	5.500	103.513	103.313	103.313	4.250	101.953	101.853	101.753	4.250	101.700	101.500	101.500
5.375	102.750	102.650	102.550	5.625	104.351	104.251	104.151	5.625	103.891	103.791	103.691	5.625	103.746	103.546	103.546	4.375	102.389	102.289	102.189	4.375	102.105	101.905	101.905
5.500	103.039	102.939	102.839	5.750	104.662	104.562	104.462	5.750	104.461	104.361	104.261	5.750	104.242	104.042	104.042	4.500	102.350	102.250	102.150	4.500	102.076	101.876	101.876
5.625	102.981	102.881	102.781	5.875	104.894	104.794	104.694	5.875	104.774	104.674	104.574	5.875	104.556	104.356	104.356	4.625	102.636	102.536	102.436	4.625	102.223	102.023	102.023
5.750	103.200	103.100	103.000	5.990	104.997	104.897	104.797	5.990	104.948	104.848	104.748	5.990	104.730	104.530	104.530	4.750	102.633	102.533	102.433	4.750	102.237	102.037	102.037
5.875	102.657	102.557	102.457	6.000	105.097	104.997	104.897	6.000	105.048	104.948	104.848	6.000	104.830	104.630	104.630	4.875	102.914	102.814	102.714	4.875	102.640	102.440	102.440
5.990	103.019	102.919	102.819	6.125	105.296	105.196	105.096	6.125	105.320	105.220	105.120	6.125	105.101	104.901	104.901	4.990	102.993	102.893	102.793	4.990	102.708	102.508	102.508
6.000	103.119	103.019	102.919	6.250	105.203	105.069	105.003	6.250	105.002	104.868	104.802	6.250	104.783	104.583	104.583	5.000	103.093	102.993	102.893	5.000	102.808	102.608	102.608
6.125	103.359	103.259	103.159	6.375	105.424	105.290	105.224	6.375	105.302	105.168	105.102	6.375	105.083	104.883	104.883	5.125	103.344	103.244	103.144	5.125	102.784	102.584	102.584
6.250	103.584	103.484	103.384	6.500	105.531	105.397	105.331	6.500	105.461	105.327	105.261	6.500	105.242	105.042	105.042	5.250	103.513	103.413	103.313	5.250	102.987	102.787	102.787
6.375	103.542	103.442	103.342	6.625	105.610	105.476	105.410	6.625	105.590	105.456	105.390	6.625	105.371	105.171	105.171	5.375	103.697	103.597	103.497	5.375	103.186	102.986	102.986



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.: 4/16/2019

W. Rate Sheet Dated: 2/15/2019

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	102.566	102.466	102.366	4.750	102.316	102.216	102.116	4.750	102.316	102.216	102.116	4.750	101.413	101.313	101.213	4.750	101.163	101.063	100.963
4.875	103.123	103.023	102.923	4.875	102.873	102.773	102.673	4.875	102.873	102.773	102.673	4.875	101.970	101.870	101.770	4.875	101.720	101.620	101.520
4.990	103.206	103.106	103.006	4.990	102.706	102.606	102.506	4.990	102.706	102.606	102.506	4.990	102.053	101.953	101.853	4.990	101.553	101.453	101.353
5.000	103.306	103.206	103.106	5.000	102.806	102.706	102.606	5.000	102.806	102.706	102.606	5.000	102.153	102.053	101.953	5.000	101.653	101.553	101.453
5.125	103.511	103.411	103.311	5.125	103.011	102.911	102.811	5.125	103.011	102.911	102.811	5.125	101.903	101.803	101.703	5.125	101.403	101.303	101.203
5.250	103.887	103.787	103.687	5.250	103.387	103.287	103.187	5.250	103.387	103.287	103.187	5.250	102.279	102.179	102.079	5.250	101.779	101.679	101.579
5.375	104.170	104.070	103.970	5.375	104.170	104.070	103.970	5.375	104.170	104.070	103.970	5.375	102.562	102.462	102.362	5.375	102.562	102.462	102.362
5.500	104.424	104.324	104.224	5.500	104.424	104.324	104.224	5.500	104.424	104.324	104.224	5.500	102.816	102.716	102.616	5.500	102.816	102.716	102.616
5.625	104.623	104.523	104.423	5.625	104.623	104.523	104.423	5.625	104.623	104.523	104.423	5.625	102.599	102.499	102.399	5.625	102.599	102.499	102.399
5.750	105.049	104.949	104.849	5.750	105.049	104.949	104.849	5.750	105.049	104.949	104.849	5.750	103.025	102.925	102.825	5.750	103.025	102.925	102.825
5.875	105.337	105.237	105.137	5.875	105.337	105.237	105.137	5.875	105.337	105.237	105.137	5.875	103.313	103.213	103.113	5.875	103.313	103.213	103.113
5.990	105.493	105.393	105.293	5.990	105.493	105.393	105.293	5.990	105.493	105.393	105.293	5.990	103.469	103.369	103.269	5.990	103.469	103.369	103.269
6.000	105.593	105.493	105.393	6.000	105.593	105.493	105.393	6.000	105.593	105.493	105.393	6.000	103.569	103.469	103.369	6.000	103.569	103.469	103.369
6.125	105.512	105.402	105.312	6.125	105.512	105.402	105.312	6.125	105.512	105.402	105.312	6.125	102.480	102.370	102.280	6.125	102.480	102.370	102.280
6.250	105.783	105.672	105.583	6.250	105.783	105.672	105.583	6.250	105.783	105.672	105.583	6.250	102.970	102.859	102.770	6.250	102.970	102.859	102.770
6.375	106.048	106.281	106.208	6.375	106.048	106.281	106.208	6.375	106.048	106.281	106.208	6.375	103.445	103.318	103.245	6.375	103.445	103.318	103.245
6.500	107.029	106.902	106.829	6.500	107.029	106.902	106.829	6.500	107.029	106.902	106.829	6.500	103.916	103.789	103.716	6.500	103.916	103.789	103.716
6.625	107.452	107.325	107.252	6.625	107.452	107.325	107.252	6.625	107.452	107.325	107.252	6.625	104.189	104.062	103.989	6.625	104.189	104.062	103.989
6.750	107.724	107.596	107.524	6.750	107.724	107.596	107.524	6.750	107.724	107.596	107.524	6.750	104.311	104.183	104.111	6.750	104.311	104.183	104.111
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	101.163	101.063	100.963	4.250	100.891	100.791	100.691	4.250	101.266	101.166	101.066	4.250	101.266	101.166	101.066	3.750	100.606	100.506	100.406
4.875	101.720	101.620	101.520	4.375	101.345	101.245	101.145	4.375	101.720	101.620	101.520	4.375	101.720	101.620	101.520	3.875	101.145	101.045	100.945
4.990	101.553	101.453	101.353	4.500	101.783	101.683	101.583	4.500	102.158	102.058	101.958	4.500	102.158	102.058	101.958	3.990	101.476	101.376	101.276
5.000	101.653	101.553	101.453	4.625	102.179	102.079	101.979	4.625	102.554	102.454	102.354	4.625	102.554	102.454	102.354	4.000	101.576	101.476	101.376
5.125	101.403	101.303	101.203	4.750	102.700	102.600	102.500	4.750	103.075	102.975	102.875	4.750	103.075	102.975	102.875	4.125	102.008	101.908	101.808
5.250	101.779	101.679	101.579	4.875	103.041	102.941	102.841	4.875	103.416	103.316	103.216	4.875	103.416	103.316	103.216	4.250	102.775	102.675	102.575
5.375	102.562	102.462	102.362	4.990	103.088	102.988	102.888	4.990	103.213	103.113	103.013	4.990	103.213	103.113	103.013	4.375	102.663	102.563	102.463
5.500	102.816	102.716	102.616	5.000	103.188	103.088	102.988	5.000	103.313	103.213	103.113	5.000	103.313	103.213	103.113	4.500	102.392	102.292	102.192
5.625	102.599	102.499	102.399	5.125	103.416	103.316	103.216	5.125	103.541	103.441	103.341	5.125	103.541	103.441	103.341	4.625	102.828	102.728	102.628
5.750	103.025	102.925	102.825	5.250	103.786	103.686	103.586	5.250	103.911	103.811	103.711	5.250	103.911	103.811	103.711	4.750	103.088	102.988	102.888
5.875	103.313	103.213	103.113	5.375	104.042	103.942	103.842	5.375	104.042	103.942	103.842	5.375	104.042	103.942	103.842	4.875	103.219	103.119	103.019
5.990	103.469	103.369	103.269	5.500	104.295	104.195	104.095	5.500	104.295	104.195	104.095	5.500	104.295	104.195	104.095	4.990	103.094	102.994	102.894
6.000	103.569	103.469	103.369	5.625	104.556	104.456	104.356	5.625	104.556	104.456	104.356	5.625	104.556	104.456	104.356	5.000	103.194	103.094	102.994
6.125	102.480	102.370	102.280	5.750	104.911	104.811	104.711	5.750	104.911	104.811	104.711	5.750	104.911	104.811	104.711	5.125	103.587	103.487	103.387
6.250	102.970	102.859	102.770	5.875	105.270	105.170	105.070	5.875	105.270	105.170	105.070	5.875	105.270	105.170	105.070	5.250	103.792	103.692	103.592
6.375	103.445	103.318	103.245	5.990	105.439	105.339	105.239	5.990	105.439	105.339	105.239	5.990	105.439	105.339	105.239	5.375	104.021	103.921	103.821
6.500	103.916	103.789	103.716	6.000	105.539	105.439	105.339	6.000	105.539	105.439	105.339	6.000	105.539	105.439	105.339	5.500	102.579	102.479	102.379
6.625	104.189	104.062	103.989	6.125	105.047	104.937	104.847	6.125	105.047	104.937	104.847	6.125	105.047	104.937	104.847	5.625	102.931	102.831	102.731
6.750	104.311	104.183	104.111	6.250	105.415	105.305	105.215	6.250	105.415	105.305	105.215	6.250	105.415	105.305	105.215	5.750	103.226	103.126	103.026
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	101.106	101.006	100.906	3.750	101.106	101.006	100.906	3.750	99.983	99.883	99.783	3.750	100.483	100.383	100.283	3.750	100.483	100.383	100.283
3.875	101.395	101.295	101.195	3.875	101.395	101.295	101.195	3.875	100.522	100.422	100.322	3.875	100.772	100.672	100.572	3.875	100.772	100.672	100.572
3.990	101.726	101.626	101.526	3.990	101.726	101.626	101.526	3.990	100.361	100.261	100.161	3.990	100.611	100.511	100.411	3.990	100.611	100.511	100.411
4.000	101.826	101.726	101.626	4.000	101.826	101.726	101.626	4.000	100.461	100.361	100.261	4.000	100.711	100.611	100.511	4.000	100.711	100.611	100.511
4.125	102.258	102.158	102.058	4.125	102.258	102.158	102.058	4.125	100.893	100.793	100.693	4.125	101.143	101.043	100.943	4.125	101.143	101.043	100.943
4.250	102.525	102.425	102.325	4.250	102.525	102.425	102.325	4.250	101.160	101.060	100.960	4.250	101.410	101.310	101.210	4.250	101.410	101.310	101.210
4.375	102.663	102.563	102.463	4.375	102.663	102.563	102.463	4.375	101.548	101.448	101.348	4.375	101.548	101.448	101.348	4.375	101.548	101.448	101.348
4.500	102.392	102.292	102.192	4.500	102.392	102.292	102.192	4.500	100.673	100.573	100.473	4.500	100.673	100.573	100.473	4.500	100.673	100.573	100.473
4.625	102.828	102.728	102.628	4.625	102.828	102.728	102.628	4.625	101.109	101.009	100.909	4.625	101.109	101.009	100.909	4.625	101.109	101.009	100.909
4.750	103.088	102.988	102.888	4.750	103.088	102													



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.:

4/16/2019

W. Rate Sheet Dated: 2/15/2019

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	102.664	102.564	102.464	4.250	101.021	100.921	100.821	3.750	100.687	100.587	100.487	4.750	101.511	101.411	101.311	3.750	100.064	99.964	99.864
4.875	103.221	103.121	103.021	4.375	101.475	101.375	101.275	3.875	101.232	101.132	101.032	4.875	102.068	101.968	101.868	3.875	100.609	100.509	100.409
4.990	103.303	103.203	103.103	4.500	101.914	101.814	101.714	3.990	101.546	101.446	101.346	4.990	102.150	102.050	101.950	3.990	100.431	100.331	100.231
5.000	103.403	103.303	103.203	4.625	102.313	102.213	102.113	4.000	101.646	101.546	101.446	5.000	102.250	102.150	102.050	4.000	100.531	100.431	100.331
5.125	103.593	103.493	103.393	4.750	102.834	102.734	102.634	4.125	102.076	101.976	101.876	5.125	101.985	101.885	101.785	4.125	100.961	100.861	100.761
5.250	103.968	103.868	103.768	4.875	103.175	103.075	102.975	4.250	102.362	102.262	102.162	5.250	102.360	102.260	102.160	4.250	101.247	101.147	101.047
5.375	104.251	104.151	104.051	4.990	103.221	103.121	103.021	4.375	102.744	102.644	102.544	5.375	102.643	102.543	102.443	4.375	101.629	101.529	101.429
5.500	104.506	104.406	104.306	5.000	103.321	103.221	103.121	4.500	102.413	102.313	102.213	5.500	102.898	102.798	102.698	4.500	100.694	100.594	100.494
5.625	104.686	104.586	104.486	5.125	103.540	103.440	103.340	4.625	102.847	102.747	102.647	5.625	102.662	102.562	102.462	4.625	101.128	101.028	100.928
5.750	105.110	105.010	104.910	5.250	103.880	103.780	103.680	4.750	103.116	103.016	102.916	5.750	103.086	102.986	102.886	4.750	101.397	101.297	101.197
5.875	105.398	105.298	105.198	5.375	104.136	104.036	103.936	4.875	103.219	103.119	103.019	5.875	103.374	103.274	103.174	4.875	101.500	101.400	101.300
5.990	105.552	105.452	105.352	5.500	104.387	104.287	104.187	4.990	103.130	103.030	102.930	5.990	103.528	103.428	103.328	4.990	101.161	101.061	100.961
6.000	105.652	105.552	105.452	5.625	104.638	104.538	104.438	5.000	103.230	103.130	103.030	6.000	103.628	103.528	103.428	5.000	101.261	101.161	101.061
6.125	105.575	105.464	105.375	5.750	104.993	104.893	104.793	5.125	103.622	103.522	103.422	6.125	102.543	102.432	102.343	5.125	101.653	101.553	101.453
6.250	105.845	105.735	105.645	5.875	105.351	105.251	105.151	5.250	103.827	103.727	103.627	6.250	103.032	102.922	102.832	5.250	101.858	101.758	101.658
6.375	106.471	106.343	106.271	5.990	105.518	105.418	105.318	5.375	104.056	103.956	103.856	6.375	103.508	103.380	103.308	5.375	102.087	101.987	101.887
6.500	106.576	106.448	106.376	6.000	105.618	105.518	105.418	5.500	102.599	102.499	102.399	6.500	103.463	103.335	103.263	5.500	100.442	100.342	100.242
6.625	107.059	106.931	106.859	6.125	105.130	105.020	104.930	5.625	102.950	102.850	102.750	6.625	103.796	103.668	103.596	5.625	100.793	100.693	100.593
6.750	107.390	107.263	107.190	6.250	105.498	105.387	105.298	5.750	103.244	103.144	103.044	6.750	103.977	103.850	103.777	5.750	101.087	100.987	100.887

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.:

4/16/2019

W. Rate Sheet Dated: 2/15/2019

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)