



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.: 3/22/2019

45 Day Lock Exp.: 4/8/2019

60 Day Lock Exp.: 4/22/2019

W. Rate Sheet Dated: 2/20/2019

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	100.465	100.315	100.165	3.750	100.017	99.867	99.717	2.375	95.558	95.408	95.258	3.125	97.332	97.182	97.032
3.875	100.964	100.814	100.664	3.875	100.427	100.277	100.127	2.500	94.508	94.358	94.208	3.250	97.947	97.797	97.647
4.000	101.465	101.315	101.165	4.000	100.793	100.643	100.493	2.625	95.408	95.258	95.108	3.375	98.319	98.169	98.019
4.125	101.959	101.809	101.659	4.125	101.135	100.985	100.835	2.750	97.885	97.735	97.585	3.500	98.684	98.534	98.384
4.250	102.316	102.216	102.116	4.250	101.547	101.447	101.347	2.875	98.335	98.185	98.035	3.625	99.004	98.854	98.704
4.375	102.802	102.702	102.602	4.375	101.882	101.782	101.682	3.000	98.784	98.634	98.484	Margin = 2.250		Index = 2.550	
4.500	103.224	103.124	103.024	4.500	102.225	102.125	102.025	3.125	99.227	99.077	98.927				
4.625	103.602	103.502	103.402	4.625	102.566	102.466	102.366	3.250	99.575	99.425	99.275				
4.750	103.727	103.627	103.527	4.750	102.271	102.171	102.071	3.375	100.020	99.870	99.720				
4.875	103.335	103.235	103.135	4.875	102.645	102.545	102.445	3.500	100.460	100.310	100.160				
5.000	103.879	103.779	103.679	5.000	102.988	102.888	102.788	3.625	100.884	100.734	100.584				
5.125	104.129	104.029	103.929	5.125	103.230	103.130	103.030	3.750	100.886	100.736	100.586				
5.250	103.666	103.566	103.466	5.250	102.857	102.757	102.657	3.875	101.272	101.122	100.972				
5.375	103.824	103.724	103.624	5.375	103.221	103.121	103.021	4.000	101.616	101.466	101.316				
5.500	104.155	104.055	103.955	5.500	103.564	103.464	103.364	4.125	101.936	101.786	101.636				
5.625	104.375	104.275	104.175	5.625	103.655	103.555	103.455	4.250	101.450	101.300	101.150				
5.750	104.945	104.845	104.745	5.750	103.751	103.651	103.551	4.375	101.763	101.613	101.463				
5.875	104.953	104.853	104.753	5.875	104.125	104.025	103.925	4.500	102.083	101.933	101.783				
6.000	105.384	105.284	105.184	6.000	104.468	104.368	104.268	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	99.265	99.115	98.965	3.750	99.017	98.867	98.717	2.375	94.558	94.408	94.258	3.125	96.332	96.182	96.032
3.875	99.764	99.614	99.464	3.875	99.427	99.277	99.127	2.500	93.508	93.358	93.208	3.250	96.947	96.797	96.647
4.000	100.265	100.115	99.965	4.000	99.793	99.643	99.493	2.625	94.408	94.258	94.108	3.375	97.319	97.169	97.019
4.125	100.759	100.609	100.459	4.125	100.135	99.985	99.835	2.750	96.885	96.735	96.585	3.500	97.684	97.534	97.384
4.250	101.066	100.966	100.866	4.250	100.547	100.447	100.347	2.875	97.335	97.185	97.035	3.625	98.004	97.854	97.704
4.375	101.552	101.452	101.352	4.375	100.882	100.782	100.682	3.000	97.784	97.634	97.484	Margin = 2.250		Index = 2.550	
4.500	101.974	101.874	101.774	4.500	101.225	101.125	101.025	3.125	98.227	98.077	97.927	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.352	102.252	102.152	4.625	101.566	101.466	101.366	3.250	98.575	98.425	98.275	Rate	30 Day	45 Day	60 Day
4.750	102.477	102.377	102.277	4.750	101.271	101.171	101.071	3.375	99.020	98.870	98.720	4.625	101.202	100.952	100.702
4.875	102.285	102.185	102.085	4.875	101.645	101.545	101.445	3.500	99.460	99.310	99.160	4.750	100.622	100.372	100.122
5.000	102.629	102.529	102.429	5.000	101.988	101.888	101.788	3.625	99.884	99.734	99.584	4.875	101.035	100.785	100.535
5.125	103.049	102.949	102.849	5.125	102.330	102.230	102.130	3.750	99.886	99.736	99.586	5.000	101.379	101.129	100.879
5.250	102.766	102.666	102.566	5.250	101.857	101.757	101.657	3.875	100.272	100.122	99.972	5.125	101.749	101.499	101.249
5.375	103.024	102.924	102.824	5.375	102.221	102.121	102.021	4.000	100.616	100.466	100.316	5.250	101.166	100.916	100.666
5.500	103.305	103.205	103.105	5.500	102.564	102.464	102.364	4.125	100.936	100.786	100.636	5.375	101.524	101.274	101.024
5.625	103.425	103.325	103.225	5.625	102.705	102.605	102.505	4.250	100.450	100.300	100.150	5.500	102.000	101.750	101.500
5.750	103.795	103.695	103.595	5.750	102.751	102.651	102.551	4.375	100.763	100.613	100.463	5.625	102.250	102.000	101.750
5.875	103.803	103.703	103.603	5.875	103.125	103.025	102.925	4.500	101.083	100.933	100.783	5.750	102.500	102.250	102.000
6.000	104.234	104.134	104.034	6.000	103.468	103.368	103.268	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	100.185	99.935	99.685	4.875	99.925	99.675	99.425
5.125	100.899	100.649	100.399	5.125	100.610	100.360	100.110
5.375	100.674	100.424	100.174	5.375	100.501	100.251	100.001
5.625	101.475	101.225	100.975	5.625	101.185	100.935	100.685
5.875	101.828	101.578	101.328	5.875	101.405	101.155	100.905
6.000	102.259	102.009	101.759	6.000	101.748	101.498	101.248
6.125	102.629	102.379	102.129	6.125	102.089	101.839	101.589
6.250	102.750	102.500	102.250	6.250	102.920	102.670	102.420
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	98.452	98.202	97.952	
4.750	97.872	97.622	97.372	
4.875	98.285	98.035	97.785	
5.000	98.629	98.379	98.129	
5.125	98.999	98.749	98.499	
5.250	98.416	98.166	97.916	
5.375	98.774	98.524	98.274	
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@af wholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/22/2019

45 Day Lock Exp.:

4/8/2019

60 Day Lock Exp.:

4/22/2019

W. Rate Sheet Dated: 2/20/2019

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	98.997	98.847	98.697	3.750	98.549	98.399	98.249	2.375	92.058	91.908	91.758	3.125	95.64	95.495	95.345
3.875	99.496	99.346	99.196	3.875	98.958	98.808	98.658	2.500	91.008	90.858	90.708	3.250	96.95	96.797	96.647
4.000	99.996	99.846	99.696	4.000	99.324	99.174	99.024	2.625	91.908	91.758	91.608	3.375	97.32	97.169	97.019
4.125	100.490	100.340	100.190	4.125	99.667	99.517	99.367	2.750	96.198	96.048	95.898	3.500	97.68	97.534	97.384
4.250	100.878	100.778	100.678	4.250	100.109	100.009	99.909	2.875	96.647	96.497	96.347	3.625	98.00	97.854	97.704
4.375	101.365	101.265	101.165	4.375	100.444	100.344	100.244	3.000	97.096	96.946	96.796	Margin = 2.250		Index = 2.550	
4.500	101.786	101.686	101.586	4.500	100.787	100.687	100.587	3.125	97.539	97.389	97.239				
4.625	102.164	102.064	101.964	4.625	101.129	101.029	100.929	3.250	98.575	98.425	98.275				
4.750	101.977	101.877	101.777	4.750	100.521	100.421	100.321	3.375	99.020	98.870	98.720				
4.875	101.585	101.485	101.385	4.875	100.895	100.795	100.695	3.500	99.460	99.310	99.160				
5.000	102.129	102.029	101.929	5.000	101.238	101.138	101.038	3.625	99.884	99.734	99.584				
5.125	102.379	102.279	102.179	5.125	101.480	101.380	101.280	3.750	99.417	99.267	99.117				
5.250	101.635	101.535	101.435	5.250	100.825	100.725	100.625	3.875	99.804	99.654	99.504				
5.375	101.793	101.693	101.593	5.375	101.189	101.089	100.989	4.000	100.147	99.997	99.847				
5.500	102.124	102.024	101.924	5.500	101.533	101.433	101.333	4.125	100.467	100.317	100.167				
5.625	102.344	102.244	102.144	5.625	101.624	101.524	101.424	4.250	100.013	99.863	99.713				
5.750	102.414	102.314	102.214	5.750	101.219	101.119	101.019	4.375	100.325	100.175	100.025				
5.875	102.422	102.322	102.222	5.875	101.593	101.493	101.393	4.500	100.646	100.496	100.346				
6.000	102.852	102.752	102.652	6.000	101.937	101.837	101.737	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	97.797	97.647	97.497	3.750	97.549	97.399	97.249	2.375	92.808	92.658	92.508	3.125	94.645	94.495	94.345
3.875	98.296	98.146	97.996	3.875	97.958	97.808	97.658	2.500	91.758	91.608	91.458	3.250	95.947	95.797	95.647
4.000	98.796	98.646	98.496	4.000	98.324	98.174	98.024	2.625	92.658	92.508	92.358	3.375	96.319	96.169	96.019
4.125	99.290	99.140	98.990	4.125	98.667	98.517	98.367	2.750	95.979	95.829	95.679	3.500	96.684	96.534	96.384
4.250	99.628	99.528	99.428	4.250	99.109	99.009	98.909	2.875	96.428	96.278	96.128	3.625	97.004	96.854	96.704
4.375	100.115	100.015	99.915	4.375	99.444	99.344	99.244	3.000	96.878	96.728	96.578	Margin = 2.250		Index = 2.550	
4.500	100.536	100.436	100.336	4.500	99.787	99.687	99.587	3.125	97.320	97.170	97.020	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.914	100.814	100.714	4.625	100.129	100.029	99.929	3.250	97.481	97.331	97.181	Rate	30 Day	45 Day	60 Day
4.750	100.727	100.627	100.527	4.750	99.521	99.421	99.321	3.375	97.926	97.776	97.626	4.625	99.764	99.514	99.264
4.875	100.535	100.435	100.335	4.875	99.895	99.795	99.695	3.500	98.366	98.216	98.066	4.750	98.872	98.622	98.372
5.000	100.879	100.779	100.679	5.000	100.238	100.138	100.038	3.625	98.790	98.640	98.490	4.875	99.285	99.035	98.785
5.125	101.299	101.199	101.099	5.125	100.580	100.480	100.380	3.750	98.636	98.486	98.336	5.000	99.629	99.379	99.129
5.250	100.735	100.635	100.535	5.250	99.825	99.725	99.625	3.875	99.022	98.872	98.722	5.125	99.999	99.749	99.499
5.375	100.993	100.893	100.793	5.375	100.189	100.089	99.989	4.000	99.366	99.216	99.066	5.250	99.135	98.885	98.635
5.500	101.274	101.174	101.074	5.500	100.533	100.433	100.333	4.125	99.686	99.536	99.386	5.375	99.493	99.243	98.993
5.625	101.394	101.294	101.194	5.625	100.674	100.574	100.474	4.250	98.888	98.738	98.588	5.500	99.968	99.718	99.468
5.750	101.264	101.164	101.064	5.750	100.219	100.119	100.019	4.375	99.200	99.050	98.900	5.625	100.219	99.969	99.719
5.875	101.272	101.172	101.072	5.875	100.593	100.493	100.393	4.500	99.521	99.371	99.221	5.750	99.969	99.719	99.469
6.000	101.702	101.602	101.502	6.000	100.937	100.837	100.737	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:	2/20/2019 5.000%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	98.435	98.185	97.935	4.875	98.175	97.925	97.675
5.125	99.149	98.899	98.649	5.125	98.860	98.610	98.360
5.375	98.643	98.393	98.143	5.375	98.469	98.219	97.969
5.625	99.444	99.194	98.944	5.625	99.154	98.904	98.654
5.875	99.297	99.047	98.797	5.875	98.873	98.623	98.373
6.000	99.727	99.477	99.227	6.000	99.217	98.967	98.717
6.125	100.098	99.848	99.598	6.125	99.558	99.308	99.058
6.250	99.250	99.000	98.750	6.250	99.420	99.170	98.920
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	97.014	96.764	96.514	
4.750	96.122	95.872	95.622	
4.875	96.535	96.285	96.035	
5.000	96.879	96.629	96.379	
5.125	97.249	96.999	96.749	
5.250	96.385	96.135	95.885	
5.375	96.743	96.493	96.243	
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@afrrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/22/2019
45 Day Lock Exp.: 4/8/2019
60 Day Lock Exp.: 4/22/2019

W. Rate Sheet Dated: 2/20/2019

Release Time: 10:06 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	101.072	100.972	100.872	4.375	100.345	100.245	100.145	4.375	100.157	100.057	99.957	4.375	100.278	100.178	100.078	4.375	99.551	99.451	99.351
4.500	101.577	101.477	101.377	4.500	100.904	100.804	100.704	4.500	100.717	100.617	100.517	4.500	100.803	100.703	100.603	4.500	100.130	100.030	99.930
4.625	101.886	101.786	101.686	4.625	101.266	101.166	101.066	4.625	101.216	101.116	101.016	4.625	101.066	100.966	100.866	4.625	100.446	100.346	100.246
4.750	102.364	102.264	102.164	4.750	102.104	102.004	101.904	4.750	102.101	102.001	101.901	4.750	101.299	101.199	101.099	4.750	101.039	100.939	100.839
4.875	102.822	102.722	102.622	4.875	102.622	102.522	102.422	4.875	102.622	102.522	102.422	4.875	101.762	101.662	101.562	4.875	101.562	101.462	101.362
4.990	103.086	102.986	102.886	4.990	102.925	102.825	102.725	4.990	102.925	102.825	102.725	4.990	102.143	102.043	101.943	4.990	101.982	101.882	101.782
5.000	103.186	103.086	102.986	5.000	103.025	102.925	102.825	5.000	103.025	102.925	102.825	5.000	102.243	102.143	102.043	5.000	102.082	101.982	101.882
5.125	103.480	103.380	103.280	5.125	103.351	103.251	103.151	5.125	103.351	103.251	103.151	5.125	102.157	102.057	101.957	5.125	102.028	101.928	101.828
5.250	103.740	103.640	103.540	5.250	103.871	103.771	103.671	5.250	103.961	103.861	103.761	5.250	102.637	102.537	102.437	5.250	102.637	102.537	102.437
5.375	104.014	103.914	103.814	5.375	104.186	104.086	103.986	5.375	104.280	104.180	104.080	5.375	102.729	102.629	102.529	5.375	102.729	102.629	102.529
5.500	104.274	104.174	104.074	5.500	104.475	104.375	104.275	5.500	104.569	104.469	104.369	5.500	103.176	103.076	102.976	5.500	103.176	103.076	102.976
5.625	104.489	104.389	104.289	5.625	104.713	104.613	104.513	5.625	104.807	104.707	104.607	5.625	103.115	103.015	102.915	5.625	103.115	103.015	102.915
5.750	105.014	104.914	104.814	5.750	105.357	105.257	105.157	5.750	105.416	105.316	105.216	5.750	103.334	103.234	103.134	5.750	103.334	103.234	103.134
5.875	105.198	105.098	104.998	5.875	105.710	105.610	105.510	5.875	105.772	105.672	105.572	5.875	103.718	103.618	103.518	5.875	103.718	103.618	103.518
5.990	105.309	105.209	105.109	5.990	105.895	105.795	105.695	5.990	105.957	105.857	105.757	5.990	103.077	102.977	102.877	5.990	103.077	102.977	102.877
6.000	105.409	105.309	105.209	6.000	105.995	105.895	105.795	6.000	106.057	105.957	105.857	6.000	103.177	103.077	102.977	6.000	103.177	103.077	102.977
6.125	105.971	105.871	105.771	6.125	106.267	106.167	106.067	6.125	106.329	106.229	106.129	6.125	103.418	103.318	103.218	6.125	103.418	103.318	103.218
6.250	106.216	106.116	106.016	6.250	106.470	106.370	106.270	6.250	106.533	106.433	106.333	6.250	103.642	103.542	103.442	6.250	103.642	103.542	103.442
6.375	105.922	105.788	105.722	6.375	106.430	106.296	106.230	6.375	106.491	106.391	106.291	6.375	101.574	101.440	101.374	6.375	101.574	101.440	101.374

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	99.363	99.263	99.163	4.625	102.184	102.084	101.984	4.625	101.624	101.524	101.424	4.625	101.561	101.361	101.361	3.375	99.181	99.081	98.981
4.500	99.943	99.843	99.743	4.750	102.627	102.527	102.427	4.750	101.913	101.813	101.713	4.750	101.851	101.651	101.651	3.500	99.687	99.587	99.487
4.625	100.396	100.296	100.196	4.875	103.071	102.971	102.871	4.875	102.413	102.313	102.213	4.875	102.351	102.151	102.151	3.625	100.140	100.040	99.940
4.750	101.036	100.936	100.836	4.990	103.150	103.050	102.950	4.990	102.689	102.589	102.489	4.990	102.626	102.426	102.426	3.750	100.461	100.361	100.261
4.875	101.562	101.462	101.362	5.000	103.250	103.150	103.050	5.000	102.789	102.689	102.589	5.000	102.726	102.526	102.526	3.875	100.879	100.779	100.679
4.990	101.982	101.882	101.782	5.125	103.468	103.368	103.268	5.125	103.095	102.995	102.895	5.125	103.032	102.832	102.832	3.990	101.231	101.131	101.031
5.000	102.082	101.982	101.882	5.250	103.846	103.746	103.646	5.250	103.245	103.145	103.045	5.250	103.089	102.889	102.889	4.000	101.331	101.231	101.131
5.125	102.028	101.928	101.828	5.375	104.048	103.948	103.848	5.375	103.529	103.429	103.329	5.375	103.373	103.173	103.173	4.125	101.768	101.668	101.568
5.250	102.637	102.537	102.437	5.500	104.267	104.167	104.067	5.500	103.807	103.707	103.607	5.500	103.650	103.450	103.450	4.250	102.194	102.094	101.994
5.375	102.729	102.629	102.529	5.625	104.440	104.340	104.240	5.625	104.040	103.940	103.840	5.625	103.883	103.683	103.683	4.375	102.607	102.507	102.407
5.500	103.176	103.076	102.976	5.750	104.726	104.626	104.526	5.750	104.525	104.425	104.325	5.750	104.306	104.106	104.106	4.500	102.979	102.879	102.779
5.625	103.115	103.015	102.915	5.875	104.955	104.855	104.755	5.875	104.836	104.736	104.636	5.875	104.617	104.417	104.417	4.625	102.700	102.600	102.500
5.750	103.334	103.234	103.134	5.990	105.056	104.956	104.856	5.990	105.007	104.907	104.807	5.990	104.788	104.588	104.588	4.750	102.910	102.810	102.710
5.875	102.718	102.618	102.518	6.000	105.156	105.056	104.956	6.000	105.107	105.007	104.907	6.000	104.888	104.688	104.688	4.875	103.152	103.052	102.952
5.990	103.077	102.977	102.877	6.125	105.356	105.256	105.156	6.125	105.377	105.277	105.177	6.125	105.158	104.958	104.958	4.990	103.208	103.108	103.008
6.000	103.177	103.077	102.977	6.250	105.337	105.103	105.037	6.250	105.035	104.901	104.835	6.250	104.817	104.617	104.617	5.000	103.308	103.208	103.108
6.125	103.418	103.318	103.218	6.375	105.457	105.323	105.257	6.375	105.334	105.200	105.134	6.375	105.116	104.916	104.916	5.125	103.398	103.298	103.198
6.250	103.642	103.542	103.442	6.500	105.563	105.429	105.363	6.500	105.495	105.361	105.295	6.500	105.276	105.076	105.076	5.250	103.596	103.496	103.396
6.375	101.574	101.474	101.374	6.625	105.644	105.510	105.444	6.625	105.620	105.486	105.420	6.625	105.402	105.202	105.202	5.375	103.792	103.692	103.592

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	99.963	99.263	99.163	4.625	102.184	102.084	101.984	4.625	101.624	101.524	101.424	4.625	101.561	101.361	101.361	3.375	99.181	99.081	98.981	3.375	99.297	99.097	99.097
4.500	99.943	99.843	99.743	4.750	102.627	102.527	102.427	4.750	101.913	101.813	101.713	4.750	101.851	101.651	101.651	3.500	99.687	99.587	99.487	3.500	99.627	99.427	99.422
4.625	100.396	100.296	100.196	4.875	103.071	102.971	102.871	4.875	102.413	102.313	102.213	4.875	102.351	102.151	102.151	3.625	100.140	100.040	99.940	3.625	99.923	99.723	99.723
4.750	101.036	100.936	100.836	4.990	103.150	103.050	102.950	4.990	102.689	102.589	102.489	4.990	102.626	102.426	102.426	3.750	100.461	100.361	100.261	3.750	100.772	100.572	100.572
4.875	101.562	101.462	101.362	5.000	103.250	103.150	103.050	5.000	102.789	102.689	102.589	5.000	102.726	102.526	102.526	3.875	100.879	100.779	100.679	3.875	101.062	100.862	100.862
4.990	101.982	101.882	101.782	5.125	103.468	103.368	103.268	5.125	103.095	102.995	102.895	5.125	103.032	102.832	102.832	3.990	101.231	101.131	101.031	3.990	101.241	101.041	101.041
5.000	102.082	101.982	101.882	5.250	103.846	103.746	103.646	5.250	103.445	103.345	103.245	5.250	103.383	103.183	103.183	4.000	101.331	101.231	101.131	4.000	101.341	101.141	101.141
5.125	102.628	102.528	102.428	5.375	104.398	104.298	104.198	5.375	103.929	103.829	103.729	5.375	103.873	103.673	103.673	4.125	101.768	101.668	101.568	4.125	101.383	101.183	101.183
5.250	103.263	103.163	103.063	5.500	104.767	104.667	104.567	5.500	104.085	103.985	103.885	5.500	104.030	103.830	103.830	4.250	102.094	101.994	101.894	4.250	101.793	101.593	101.593
5.375	103.779	103.679	103.579	5.625	104.440	104.340	104.240	5.625	104.040	103.940	103.840	5.625	103.883	103.683	103.683	4.375	102.607	102.507	102.407	4.375	101.994	101.794	101.794
5.500	104.176	104.076	103.976	5.750	104.726	104.626	104.526	5.750	104.525	104.425	104.325	5.750	104.306	104.106	104.106	4.500	102.979	102.879	102.779	4.500	102.165	101.965	101.965
5.625	104.115	104.015	103.915	5.875	104.955	104.855	104.755	5.875	104.836	104.736	104.636	5.875	104.617	104.417	104.417	4.625	102.700	102.600	102.500	4.625	102.350	102.150	102.150
5.750	104.334	104.234	104.134	5.990	105.056	104.956	104.856	5.990	105.007	104.907	104.807	5.990	104.788	104.588	104.588	4.750	102.910	102.810	102.710	4.750	102.561	102.361	102.361
5.875	104.718	104.618	104.518	6.000	105.156	105.056	104.956	6.000	105.107	105.007	104.907	6.000	104.888	104.688	104.688	4.875	103.152	103.052	102.952	4.875	102.759	102.559	102.559
5.990	105.077	104.977	104.877	6.125	105.356	105.256	105.156	6.125	105.377	105.277	105.177	6.125	105.158	104.958	104.958	4.990	103.208	103.108	103.008	4.990	102.826	102.626	102.626
6.000	105.177	105.077	104.977	6.250	105.237	105.137	105.037	6.250	105.035	104.935	104.835	6.250	104.817	104.617	104.617	5.000	103.308	103.208	103.108	5.000	102.926	102.726	102.726
6.125	105.418	105.318	105.218	6.375	105.457	105.323	105.257	6.375	105.334	105.200	105.134	6.375	105.116	104.916	104.916	5.125	103.398	103.298	103.198	5.125	102.836	102.636	102.636
6.250	105.642	105.542	105.442	6.500	105.563	105.429	105.363	6.500	105.495	105.361	105.295	6.500	105.276	105.076	105.076	5.250	103.596	103.496	103.396	5.250	103.036	102.836	102.836
6.375	105.574	105.474	105.374	6.625	105.644	105.510	105.444	6.625	105.620	105.486	105.420	6.625	105.402	105.202	105.202	5.375	103.792	103.692	103.592	5.375	103.235	103.035	103.035



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.:

3/22/2019

45 Day Lock Exp.:

4/8/2019

60 Day Lock Exp.:

4/22/2019

W. Rate Sheet Dated: 2/20/2019

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	102.825	102.725	102.625	4.750	102.575	102.475	102.375	4.750	102.575	102.475	102.375	4.750	101.613	101.513	101.413	4.750	101.363	101.263	101.163
4.875	103.375	103.275	103.175	4.875	103.125	103.025	102.925	4.875	103.125	103.025	102.925	4.875	102.163	102.063	101.963	4.875	101.913	101.813	101.713
4.990	103.455	103.355	103.255	4.990	102.955	102.855	102.755	4.990	102.955	102.855	102.755	4.990	102.243	102.143	102.043	4.990	101.743	101.643	101.543
5.000	103.555	103.455	103.355	5.000	103.055	102.955	102.855	5.000	103.055	102.955	102.855	5.000	102.343	102.243	102.143	5.000	101.843	101.743	101.643
5.125	103.722	103.622	103.522	5.125	103.222	103.122	103.022	5.125	103.222	103.122	103.022	5.125	102.058	101.958	101.858	5.125	101.558	101.458	101.358
5.250	104.108	104.008	103.908	5.250	103.608	103.508	103.408	5.250	103.608	103.508	103.408	5.250	102.444	102.344	102.244	5.250	101.944	101.844	101.744
5.375	104.374	104.274	104.174	5.375	104.374	104.274	104.174	5.375	104.374	104.274	104.174	5.375	102.710	102.610	102.510	5.375	102.210	102.110	102.010
5.500	104.651	104.551	104.451	5.500	104.651	104.551	104.451	5.500	104.651	104.551	104.451	5.500	102.987	102.887	102.787	5.500	102.487	102.387	102.287
5.625	104.715	104.603	104.515	5.625	104.715	104.603	104.515	5.625	104.715	104.603	104.515	5.625	102.987	102.887	102.787	5.625	102.487	102.387	102.287
5.750	105.132	105.021	104.932	5.750	105.132	105.021	104.932	5.750	105.132	105.021	104.932	5.750	103.055	102.944	102.855	5.750	103.055	102.944	102.855
5.875	105.414	105.303	105.214	5.875	105.414	105.303	105.214	5.875	105.414	105.303	105.214	5.875	103.337	103.226	103.137	5.875	103.337	103.226	103.137
5.990	105.592	105.481	105.392	5.990	105.592	105.481	105.392	5.990	105.592	105.481	105.392	5.990	103.515	103.404	103.315	5.990	103.515	103.404	103.315
6.000	105.692	105.581	105.492	6.000	105.692	105.581	105.492	6.000	105.692	105.581	105.492	6.000	103.615	103.504	103.415	6.000	103.615	103.504	103.415
6.125	105.599	105.465	105.399	6.125	105.599	105.465	105.399	6.125	105.599	105.465	105.399	6.125	103.520	103.386	103.320	6.125	103.520	103.386	103.320
6.250	105.892	105.758	105.692	6.250	105.892	105.758	105.692	6.250	105.892	105.758	105.692	6.250	103.079	102.945	102.879	6.250	103.079	102.945	102.879
6.375	106.438	106.283	106.238	6.375	106.438	106.283	106.238	6.375	106.438	106.283	106.238	6.375	103.475	103.320	103.275	6.375	103.475	103.320	103.275
6.500	107.076	106.921	106.876	6.500	107.076	106.921	106.876	6.500	107.076	106.921	106.876	6.500	103.963	103.808	103.763	6.500	103.963	103.808	103.763
6.625	107.496	107.341	107.296	6.625	107.496	107.341	107.296	6.625	107.496	107.341	107.296	6.625	104.233	104.078	104.033	6.625	104.233	104.078	104.033
6.750	107.766	107.611	107.566	6.750	107.766	107.611	107.566	6.750	107.766	107.611	107.566	6.750	104.353	104.198	104.153	6.750	104.353	104.198	104.153
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	101.363	101.263	101.163	4.250	101.210	101.110	101.010	4.250	101.585	101.485	101.385	4.250	101.585	101.485	101.385	3.750	100.779	100.679	100.579
4.875	101.913	101.813	101.713	4.375	101.663	101.563	101.463	4.375	102.038	101.938	101.838	4.375	102.038	101.938	101.838	3.875	101.315	101.215	101.115
4.990	101.743	101.643	101.543	4.500	102.096	101.996	101.896	4.500	102.471	102.371	102.271	4.500	102.471	102.371	102.271	3.990	101.590	101.490	101.390
5.000	101.843	101.743	101.643	4.625	102.449	102.349	102.249	4.625	102.824	102.724	102.624	4.625	102.824	102.724	102.624	4.000	101.690	101.590	101.490
5.125	101.558	101.458	101.358	4.750	102.965	102.865	102.765	4.750	103.340	103.240	103.140	4.750	103.340	103.240	103.140	4.125	102.122	102.022	101.922
5.250	101.944	101.844	101.744	4.875	103.302	103.202	103.102	4.875	103.677	103.577	103.477	4.875	103.677	103.577	103.477	4.250	102.396	102.296	102.196
5.375	102.710	102.610	102.510	4.990	103.346	103.246	103.146	4.990	103.471	103.371	103.271	4.990	103.471	103.371	103.271	4.375	102.784	102.684	102.584
5.500	102.987	102.887	102.787	5.000	103.446	103.346	103.246	5.000	103.571	103.471	103.371	5.000	103.571	103.471	103.371	4.500	102.423	102.323	102.223
5.625	102.638	102.567	102.438	5.125	103.623	103.523	103.423	5.125	103.748	103.648	103.548	5.125	103.748	103.648	103.548	4.625	102.860	102.760	102.660
5.750	103.055	102.944	102.855	5.250	103.989	103.889	103.789	5.250	104.114	104.014	103.914	5.250	104.114	104.014	103.914	4.750	103.117	103.017	102.917
5.875	103.337	103.226	103.137	5.375	104.241	104.141	104.041	5.375	104.241	104.141	104.041	5.375	104.241	104.141	104.041	4.875	103.248	103.148	103.048
5.990	103.515	103.404	103.315	5.500	104.489	104.389	104.289	5.500	104.489	104.389	104.289	5.500	104.489	104.389	104.289	4.990	103.136	103.036	102.936
6.000	103.615	103.504	103.415	5.625	104.646	104.546	104.446	5.625	104.646	104.546	104.446	5.625	104.646	104.546	104.446	5.000	103.236	103.136	103.036
6.125	102.520	102.386	102.320	5.750	104.996	104.885	104.796	5.750	104.996	104.885	104.796	5.750	104.996	104.885	104.796	5.125	103.627	103.527	103.427
6.250	103.079	102.945	102.879	5.875	105.351	105.240	105.151	5.875	105.351	105.240	105.151	5.875	105.351	105.240	105.151	5.250	103.830	103.730	103.630
6.375	103.475	103.320	103.275	5.990	105.521	105.410	105.321	5.990	105.521	105.410	105.321	5.990	105.521	105.410	105.321	5.375	104.058	103.958	103.858
6.500	103.963	103.808	103.763	6.000	105.621	105.510	105.421	6.000	105.621	105.510	105.421	6.000	105.621	105.510	105.421	5.500	102.600	102.487	102.400
6.625	104.233	104.078	104.033	6.125	105.302	105.168	105.102	6.125	105.302	105.168	105.102	6.125	105.302	105.168	105.102	5.625	102.949	102.835	102.749
6.750	104.353	104.198	104.153	6.250	105.668	105.534	105.468	6.250	105.668	105.534	105.468	6.250	105.668	105.534	105.468	5.750	103.242	103.129	103.042
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	101.279	101.179	101.079	3.750	101.279	101.179	101.079	3.750	100.213	100.113	100.013	3.750	100.713	100.613	100.513	3.750	100.713	100.613	100.513
3.875	101.565	101.465	101.365	3.875	101.565	101.465	101.365	3.875	100.749	100.649	100.549	3.875	100.999	100.899	100.799	3.875	100.999	100.899	100.799
3.990	101.840	101.740	101.640	3.990	101.840	101.740	101.640	3.990	100.525	100.425	100.325	3.990	100.775	100.675	100.575	3.990	100.775	100.675	100.575
4.000	101.940	101.840	101.740	4.000	101.940	101.840	101.740	4.000	100.625	100.525	100.425	4.000	100.875	100.775	100.675	4.000	100.875	100.775	100.675
4.125	102.372	102.272	102.172	4.125	102.372	102.272	102.172	4.125	101.057	100.957	100.857	4.125	101.307	101.207	101.107	4.125	101.307	101.207	101.107
4.250	102.646	102.546	102.446	4.250	102.646	102.546	102.446	4.250	101.331	101.231	101.131	4.250	101.581	101.481	101.381	4.250	101.581	101.481	101.381
4.375	102.784	102.684	102.584	4.375	102.784	102.684	102.584	4.375	101.719	101.619	101.519	4.375	101.719	101.619	101.519	4.375	101.719	101.619	101.519
4.500	102.423	102.323	102.223	4.500	102.423	102.323	102.223	4.500	100.766	100.666	100.566	4.500	100.766	100.666	100.566	4.500	100.766	100.666	100.566
4.625	102.860	102.760	102.660	4.625	102.860	102.760	102.660	4.625	101.203	101.103	101.003	4.625	101.203	101.103	101.003	4.625	101.203	101.103	101.003
4.750	103.117	103.017	102.917	4.750	103.117	103.017	102.917	4.750	101.460	101.360	101.260	4.750	101.460	101.360	101.260	4.750	101.460	101.360	101.260
4.875	103.248	103.148	103.048	4.875	103.248	103.148													



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.:

3/22/2019

45 Day Lock Exp.:

4/8/2019

60 Day Lock Exp.:

4/22/2019

W. Rate Sheet Dated: 2/20/2019

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	102.825	102.725	102.625	4.250	101.210	101.110	101.010	3.750	100.779	100.679	100.579	4.750	101.613	101.513	101.413	3.750	100.213	100.113	100.013
4.875	103.375	103.275	103.175	4.375	101.663	101.563	101.463	3.875	101.315	101.215	101.115	4.875	102.163	102.063	101.963	3.875	100.749	100.649	100.549
4.990	103.455	103.355	103.255	4.500	102.096	101.996	101.896	3.990	101.590	101.490	101.390	4.990	102.243	102.143	102.043	3.990	100.525	100.425	100.325
5.000	103.555	103.455	103.355	4.625	102.449	102.349	102.249	4.000	101.690	101.590	101.490	5.000	102.343	102.243	102.143	4.000	100.625	100.525	100.425
5.125	103.722	103.622	103.522	4.750	102.965	102.865	102.765	4.125	102.122	102.022	101.922	5.125	102.058	101.958	101.858	4.125	101.057	100.957	100.857
5.250	104.108	104.008	103.908	4.875	103.302	103.202	103.102	4.250	102.396	102.296	102.196	5.250	102.444	102.344	102.244	4.250	101.331	101.231	101.131
5.375	104.374	104.274	104.174	4.990	103.346	103.246	103.146	4.375	102.784	102.684	102.584	5.375	102.710	102.610	102.510	4.375	101.719	101.619	101.519
5.500	104.651	104.551	104.451	5.000	103.446	103.346	103.246	4.500	102.423	102.323	102.223	5.500	102.987	102.887	102.787	4.500	100.766	100.666	100.566
5.625	104.715	104.603	104.515	5.125	103.623	103.523	103.423	4.625	102.860	102.760	102.660	5.625	102.638	102.526	102.438	4.625	101.203	101.103	101.003
5.750	105.132	105.021	104.932	5.250	103.989	103.889	103.789	4.750	103.117	103.017	102.917	5.750	103.055	102.944	102.855	4.750	101.460	101.360	101.260
5.875	105.414	105.303	105.214	5.375	104.241	104.141	104.041	4.875	103.248	103.148	103.048	5.875	103.337	103.226	103.137	4.875	101.591	101.491	101.391
5.990	105.592	105.481	105.392	5.500	104.489	104.389	104.289	4.990	103.136	103.036	102.936	5.990	103.515	103.404	103.315	4.990	101.229	101.129	101.029
6.000	105.692	105.581	105.492	5.625	104.646	104.535	104.446	5.000	103.236	103.136	103.036	6.000	103.615	103.504	103.415	5.000	101.329	101.229	101.129
6.125	105.599	105.465	105.399	5.750	104.996	104.885	104.796	5.125	103.627	103.527	103.427	6.125	102.520	102.386	102.320	5.125	101.720	101.620	101.520
6.250	105.892	105.758	105.692	5.875	105.351	105.240	105.151	5.250	103.830	103.730	103.630	6.250	103.079	102.945	102.879	5.250	101.923	101.823	101.723
6.375	106.438	106.283	106.238	5.990	105.521	105.410	105.321	5.375	104.058	103.958	103.858	6.375	103.475	103.320	103.275	5.375	102.151	102.051	101.951
6.500	106.496	106.341	106.296	6.000	105.621	105.510	105.421	5.500	102.600	102.487	102.400	6.500	103.383	103.228	103.183	5.500	100.443	100.330	100.243
6.625	106.976	106.821	106.776	6.125	105.302	105.168	105.102	5.625	102.949	102.835	102.749	6.625	103.713	103.558	103.513	5.625	100.792	100.678	100.592
6.750	107.306	107.151	107.106	6.250	105.668	105.534	105.468	5.750	103.242	103.129	103.042	6.750	103.893	103.738	103.693	5.750	101.085	100.972	100.885

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.:

3/22/2019

45 Day Lock Exp.:

4/8/2019

60 Day Lock Exp.:

4/22/2019

W. Rate Sheet Dated: 2/20/2019

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)