



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.: 3/25/2019

45 Day Lock Exp.: 4/8/2019

60 Day Lock Exp.: 4/22/2019

W. Rate Sheet Dated: 2/21/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.278	100.128	99.978	3.750	99.830	99.680	99.530	2.375	95.386	95.236	95.086	3.125	97.332	97.182	97.032
3.875	100.777	100.627	100.477	3.875	100.239	100.089	99.939	2.500	94.336	94.186	94.036	3.250	97.947	97.797	97.647
4.000	101.278	101.128	100.978	4.000	100.605	100.455	100.305	2.625	95.236	95.086	94.936	3.375	98.319	98.169	98.019
4.125	101.771	101.621	101.471	4.125	100.948	100.798	100.648	2.750	97.729	97.579	97.429	3.500	98.684	98.534	98.384
4.250	102.175	102.075	101.975	4.250	101.406	101.306	101.206	2.875	98.178	98.028	97.878	3.625	99.004	98.854	98.704
4.375	102.662	102.562	102.462	4.375	101.741	101.641	101.541	3.000	98.628	98.478	98.328	Margin = 2.250		Index = 2.550	
4.500	103.083	102.983	102.883	4.500	102.084	101.984	101.884	3.125	99.070	98.920	98.770				
4.625	103.461	103.361	103.261	4.625	102.426	102.326	102.226	3.250	99.418	99.268	99.118				
4.750	103.586	103.486	103.377	4.750	102.130	102.030	101.921	3.375	99.863	99.713	99.563				
4.875	103.194	103.094	102.985	4.875	102.504	102.404	102.295	3.500	100.303	100.153	100.003				
5.000	103.738	103.638	103.529	5.000	102.848	102.748	102.638	3.625	100.727	100.577	100.427				
5.125	103.989	103.889	103.779	5.125	103.089	102.989	102.880	3.750	100.722	100.572	100.422				
5.250	103.526	103.426	103.326	5.250	102.716	102.616	102.516	3.875	101.108	100.958	100.808				
5.375	103.683	103.583	103.483	5.375	103.080	102.980	102.880	4.000	101.452	101.302	101.152				
5.500	104.014	103.914	103.814	5.500	103.423	103.323	103.223	4.125	101.772	101.622	101.472				
5.625	104.234	104.134	104.034	5.625	103.515	103.415	103.315	4.250	101.368	101.218	101.068				
5.750	104.398	104.298	103.820	5.750	103.204	103.063	102.626	4.375	101.680	101.530	101.380				
5.875	104.406	104.265	103.828	5.875	103.578	103.437	103.000	4.500	102.001	101.851	101.701				
6.000	104.837	104.696	104.259	6.000	103.921	103.780	103.343	4.625	102.320	102.170	102.020				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	99.078	98.928	98.778	3.750	98.830	98.680	98.530	2.375	94.386	94.236	94.086	3.125	96.332	96.182	96.032
3.875	99.577	99.427	99.277	3.875	99.239	99.089	98.939	2.500	93.336	93.186	93.036	3.250	96.947	96.797	96.647
4.000	100.078	99.928	99.778	4.000	99.605	99.455	99.305	2.625	94.236	94.086	93.936	3.375	97.319	97.169	97.019
4.125	100.571	100.421	100.271	4.125	99.948	99.798	99.648	2.750	96.729	96.579	96.429	3.500	97.684	97.534	97.384
4.250	100.925	100.825	100.725	4.250	100.406	100.306	100.206	2.875	97.178	97.028	96.878	3.625	98.004	97.854	97.704
4.375	101.412	101.312	101.212	4.375	100.741	100.641	100.541	3.000	97.628	97.478	97.328	Margin = 2.250		Index = 2.550	
4.500	101.833	101.733	101.633	4.500	101.084	100.984	100.884	3.125	98.070	97.920	97.770	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.211	102.111	102.011	4.625	101.426	101.326	101.226	3.250	98.418	98.268	98.118	Rate	30 Day	45 Day	60 Day
4.750	102.336	102.236	102.127	4.750	101.130	101.030	100.921	3.375	98.863	98.713	98.563	4.625	101.061	100.811	100.561
4.875	102.144	102.044	101.935	4.875	101.504	101.404	101.295	3.500	99.303	99.153	99.003	4.750	100.482	100.232	99.982
5.000	102.488	102.388	102.279	5.000	101.848	101.748	101.638	3.625	99.727	99.577	99.427	4.875	100.894	100.644	100.394
5.125	102.909	102.809	102.699	5.125	102.189	102.089	101.980	3.750	99.722	99.572	99.422	5.000	101.238	100.988	100.738
5.250	102.626	102.526	102.426	5.250	101.716	101.616	101.516	3.875	100.108	99.958	99.808	5.125	101.609	101.359	101.109
5.375	102.883	102.783	102.683	5.375	102.080	101.980	101.880	4.000	100.452	100.302	100.152	5.250	101.026	100.776	100.526
5.500	103.164	103.064	102.964	5.500	102.423	102.323	102.223	4.125	100.772	100.622	100.472	5.375	101.383	101.133	100.883
5.625	103.284	103.184	103.084	5.625	102.565	102.465	102.365	4.250	100.368	100.218	100.068	5.500	102.000	101.750	101.500
5.750	103.248	103.108	102.670	5.750	102.204	102.063	101.626	4.375	100.680	100.530	100.380	5.625	102.250	102.000	101.750
5.875	103.256	103.115	102.678	5.875	102.578	102.437	102.000	4.500	101.001	100.851	100.701	5.750	102.500	102.250	101.813
6.000	103.687	103.546	103.109	6.000	102.921	102.780	102.343	4.625	101.320	101.170	101.020	5.875	102.750	102.500	102.063

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	100.044	99.794	99.544	4.875	99.784	99.534	99.284
5.125	100.759	100.509	100.259	5.125	100.469	100.219	99.969
5.375	100.533	100.283	100.033	5.375	100.360	100.110	99.860
5.625	101.334	101.084	100.834	5.625	101.045	100.795	100.545
5.875	101.281	101.031	100.781	5.875	100.858	100.608	100.358
6.000	101.712	101.462	101.212	6.000	101.201	100.951	100.701
6.125	102.082	101.832	101.582	6.125	101.542	101.292	101.042
6.250	102.750	102.500	102.250	6.250	102.811	102.561	102.311
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	98.311	98.061	97.811	
4.750	97.732	97.482	97.232	
4.875	98.144	97.894	97.644	
5.000	98.488	98.238	97.988	
5.125	98.859	98.609	98.359	
5.250	98.276	98.026	97.776	
5.375	98.633	98.383	98.133	
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
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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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/25/2019

45 Day Lock Exp.:

4/8/2019

60 Day Lock Exp.:

4/22/2019

W. Rate Sheet Dated: 2/21/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	98.809	98.659	98.509	3.750	98.361	98.211	98.061	2.375	91.886	91.736	91.586	3.125	95.64	95.495	95.345
3.875	99.308	99.158	99.008	3.875	98.771	98.621	98.471	2.500	90.836	90.686	90.536	3.250	96.95	96.797	96.647
4.000	99.809	99.659	99.509	4.000	99.137	98.987	98.837	2.625	91.736	91.586	91.436	3.375	97.32	97.169	97.019
4.125	100.302	100.152	100.002	4.125	99.479	99.329	99.179	2.750	96.041	95.891	95.741	3.500	97.68	97.534	97.384
4.250	100.738	100.638	100.538	4.250	99.969	99.869	99.769	2.875	96.491	96.341	96.191	3.625	98.00	97.854	97.704
4.375	101.224	101.124	101.024	4.375	100.304	100.204	100.104	3.000	96.940	96.790	96.640	Margin = 2.250		Index = 2.550	
4.500	101.645	101.545	101.445	4.500	100.647	100.547	100.447	3.125	97.383	97.233	97.083				
4.625	102.024	101.924	101.824	4.625	100.988	100.888	100.788	3.250	98.418	98.268	98.118				
4.750	101.836	101.736	101.627	4.750	100.380	100.280	100.171	3.375	98.863	98.713	98.563				
4.875	101.444	101.344	101.235	4.875	100.754	100.654	100.545	3.500	99.303	99.153	99.003				
5.000	101.988	101.888	101.779	5.000	101.098	100.998	100.888	3.625	99.727	99.577	99.427				
5.125	102.239	102.139	102.029	5.125	101.339	101.239	101.130	3.750	99.253	99.103	98.953				
5.250	101.495	101.395	101.295	5.250	100.685	100.585	100.485	3.875	99.640	99.490	99.340				
5.375	101.652	101.552	101.452	5.375	101.049	100.949	100.849	4.000	99.983	99.833	99.683				
5.500	101.983	101.883	101.783	5.500	101.392	101.292	101.192	4.125	100.303	100.153	100.003				
5.625	102.203	102.103	102.003	5.625	101.483	101.383	101.283	4.250	99.931	99.781	99.631				
5.750	101.867	101.727	101.289	5.750	100.672	100.532	100.094	4.375	100.243	100.093	99.943				
5.875	101.875	101.734	101.297	5.875	101.046	100.906	100.468	4.500	100.564	100.414	100.264				
6.000	102.306	102.165	101.727	6.000	101.390	101.249	100.812	4.625	100.883	100.733	100.583				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.609	97.459	97.309	3.750	97.361	97.211	97.061	2.375	92.636	92.486	92.336	3.125	94.645	94.495	94.345
3.875	98.108	97.958	97.808	3.875	97.771	97.621	97.471	2.500	91.586	91.436	91.286	3.250	95.947	95.797	95.647
4.000	98.609	98.459	98.309	4.000	98.137	97.987	97.837	2.625	92.486	92.336	92.186	3.375	96.319	96.169	96.019
4.125	99.102	98.952	98.802	4.125	98.479	98.329	98.179	2.750	95.823	95.673	95.523	3.500	96.684	96.534	96.384
4.250	99.488	99.388	99.288	4.250	98.969	98.869	98.769	2.875	96.272	96.122	95.972	3.625	97.004	96.854	96.704
4.375	99.974	99.874	99.774	4.375	99.304	99.204	99.104	3.000	96.721	96.571	96.421	Margin = 2.250		Index = 2.550	
4.500	100.395	100.295	100.195	4.500	99.647	99.547	99.447	3.125	97.164	97.014	96.864	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.774	100.674	100.574	4.625	99.988	99.888	99.788	3.250	97.325	97.175	97.025	Rate	30 Day	45 Day	60 Day
4.750	100.586	100.486	100.377	4.750	99.380	99.280	99.171	3.375	97.770	97.620	97.470	4.625	99.624	99.374	99.124
4.875	100.394	100.294	100.185	4.875	99.754	99.654	99.545	3.500	98.210	98.060	97.910	4.750	98.732	98.482	98.232
5.000	100.738	100.638	100.529	5.000	100.098	99.998	99.888	3.625	98.634	98.484	98.334	4.875	99.144	98.894	98.644
5.125	101.159	101.059	100.949	5.125	100.439	100.339	100.230	3.750	98.472	98.322	98.172	5.000	99.488	99.238	98.988
5.250	100.595	100.495	100.395	5.250	99.685	99.585	99.485	3.875	98.858	98.708	98.558	5.125	99.859	99.609	99.359
5.375	100.852	100.752	100.652	5.375	100.049	99.949	99.849	4.000	99.202	99.052	98.902	5.250	98.995	98.745	98.495
5.500	101.133	101.033	100.933	5.500	100.392	100.292	100.192	4.125	99.522	99.372	99.222	5.375	99.352	99.102	98.852
5.625	101.253	101.153	101.053	5.625	100.533	100.433	100.333	4.250	98.806	98.656	98.506	5.500	99.969	99.719	99.469
5.750	100.717	100.577	100.439	5.750	99.672	99.532	99.094	4.375	99.118	98.968	98.818	5.625	100.219	99.969	99.719
5.875	100.725	100.584	100.447	5.875	100.046	99.906	99.468	4.500	99.439	99.289	99.139	5.750	99.969	99.719	99.282
6.000	101.156	101.015	100.577	6.000	100.390	100.249	99.812	4.625	99.758	99.608	99.458	5.875	100.219	99.969	99.532

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

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	98.294	98.044	97.794	4.875	98.034	97.784	97.534
5.125	99.009	98.759	98.509	5.125	98.719	98.469	98.219
5.375	98.502	98.252	98.002	5.375	98.329	98.079	97.829
5.625	99.303	99.053	98.803	5.625	99.013	98.763	98.513
5.875	98.750	98.500	98.250	5.875	98.326	98.076	97.826
6.000	99.181	98.931	98.681	6.000	98.670	98.420	98.170
6.125	99.551	99.301	99.051	6.125	99.011	98.761	98.511
6.250	99.920	99.670	99.420	6.250	99.311	99.061	98.811
Lender paid price cap after comp plan = 100.000							

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:	2/21/2019 5.250%

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	96.874	96.624	96.374	
4.750	95.982	95.732	95.482	
4.875	96.394	96.144	95.894	
5.000	96.738	96.488	96.238	
5.125	97.109	96.859	96.609	
5.250	96.245	95.995	95.745	
5.375	96.602	96.352	96.102	
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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/25/2019
45 Day Lock Exp.: 4/8/2019
60 Day Lock Exp.: 4/22/2019

W. Rate Sheet Dated: 2/21/2019

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	100.929	100.829	100.729	4.375	100.202	100.102	100.002	4.375	100.015	99.915	99.815	4.375	100.135	100.035	99.935	4.375	99.408	99.308	99.208
4.500	101.435	101.335	101.235	4.500	100.761	100.661	100.561	4.500	100.574	100.474	100.374	4.500	100.662	100.562	100.462	4.500	99.988	99.888	99.788
4.625	101.743	101.643	101.543	4.625	101.139	101.039	100.939	4.625	101.087	100.987	100.887	4.625	100.923	100.823	100.723	4.625	100.319	100.219	100.119
4.750	102.236	102.136	102.036	4.750	101.976	101.876	101.776	4.750	101.973	101.873	101.773	4.750	101.157	101.057	100.957	4.750	100.897	100.797	100.697
4.875	102.696	102.596	102.496	4.875	102.496	102.396	102.296	4.875	102.496	102.396	102.296	4.875	101.635	101.535	101.435	4.875	101.435	101.335	101.235
4.990	102.958	102.858	102.758	4.990	102.799	102.699	102.599	4.990	102.799	102.699	102.599	4.990	102.015	101.915	101.815	4.990	101.856	101.756	101.656
5.000	103.058	102.958	102.858	5.000	102.899	102.799	102.699	5.000	102.899	102.799	102.699	5.000	102.115	102.015	101.915	5.000	101.956	101.856	101.756
5.125	103.352	103.252	103.152	5.125	103.226	103.126	103.026	5.125	103.226	103.126	103.026	5.125	102.029	101.929	101.829	5.125	101.903	101.803	101.703
5.250	103.644	103.544	103.444	5.250	103.775	103.675	103.575	5.250	103.865	103.765	103.665	5.250	102.510	102.410	102.310	5.250	102.510	102.410	102.310
5.375	103.918	103.818	103.718	5.375	104.090	103.990	103.890	5.375	104.184	104.084	103.984	5.375	102.633	102.533	102.433	5.375	102.633	102.533	102.433
5.500	104.178	104.078	103.978	5.500	104.379	104.279	104.179	5.500	104.473	104.373	104.273	5.500	103.080	102.980	102.880	5.500	103.080	102.980	102.880
5.625	104.393	104.293	104.193	5.625	104.617	104.517	104.417	5.625	104.711	104.611	104.511	5.625	103.019	102.919	102.819	5.625	103.019	102.919	102.819
5.750	104.917	104.817	104.717	5.750	105.260	105.160	105.060	5.750	105.318	105.218	105.118	5.750	103.238	103.138	103.038	5.750	103.238	103.138	103.038
5.875	105.101	105.001	104.901	5.875	105.613	105.513	105.413	5.875	105.675	105.575	105.475	5.875	103.261	103.161	103.061	5.875	103.261	103.161	103.061
5.990	105.212	105.112	105.012	5.990	105.798	105.698	105.598	5.990	105.860	105.760	105.660	5.990	103.280	103.180	103.080	5.990	103.280	103.180	103.080
6.000	105.312	105.212	105.112	6.000	105.898	105.798	105.698	6.000	105.960	105.860	105.760	6.000	103.300	103.200	103.100	6.000	103.300	103.200	103.100
6.125	105.874	105.774	105.674	6.125	106.170	106.070	105.970	6.125	106.232	106.132	106.032	6.125	103.321	103.221	103.121	6.125	103.321	103.221	103.121
6.250	106.119	106.019	105.919	6.250	106.373	106.273	106.173	6.250	106.435	106.335	106.235	6.250	103.341	103.241	103.141	6.250	103.341	103.241	103.141
6.375	105.818	105.684	105.618	6.375	106.327	106.193	106.127	6.375	106.392	106.292	106.192	6.375	101.472	101.338	101.272	6.375	101.472	101.338	101.272
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	99.221	99.121	99.021	4.625	102.056	101.956	101.856	4.625	101.485	101.385	101.285	4.625	101.422	101.222	101.222	3.375	99.071	98.971	98.871
4.500	99.801	99.701	99.601	4.750	102.499	102.399	102.299	4.750	101.786	101.686	101.586	4.750	101.723	101.523	101.523	3.500	99.577	99.477	99.377
4.625	100.267	100.167	100.067	4.875	102.944	102.844	102.744	4.875	102.287	102.187	102.087	4.875	102.224	102.024	102.024	3.625	100.029	99.929	99.829
4.750	100.894	100.794	100.694	4.990	103.022	102.922	102.822	4.990	102.564	102.464	102.364	4.990	102.501	102.301	102.301	3.750	100.365	100.265	100.165
4.875	101.435	101.335	101.235	5.000	103.122	103.022	102.922	5.000	102.664	102.564	102.464	5.000	102.601	102.401	102.401	3.875	100.783	100.683	100.583
4.990	101.856	101.756	101.656	5.125	103.341	103.241	103.141	5.125	102.971	102.871	102.771	5.125	102.908	102.708	102.708	3.990	101.135	101.035	100.935
5.000	101.956	101.856	101.756	5.250	103.750	103.650	103.550	5.250	103.149	103.049	102.949	5.250	102.993	102.793	102.793	4.000	101.235	101.135	101.035
5.125	101.903	101.803	101.703	5.375	103.952	103.852	103.752	5.375	103.433	103.333	103.233	5.375	103.277	103.077	103.077	4.125	101.672	101.572	101.472
5.250	102.510	102.410	102.310	5.500	104.171	104.071	103.971	5.500	103.711	103.611	103.511	5.500	103.554	103.354	103.354	4.250	102.098	101.998	101.898
5.375	102.633	102.533	102.433	5.625	104.344	104.244	104.144	5.625	103.944	103.844	103.744	5.625	103.787	103.587	103.587	4.375	102.511	102.411	102.311
5.500	103.080	102.980	102.880	5.750	104.629	104.529	104.429	5.750	104.248	104.148	104.048	5.750	104.089	103.889	103.889	4.500	102.883	102.783	102.683
5.625	103.019	102.919	102.819	5.875	104.858	104.758	104.658	5.875	104.738	104.638	104.538	5.875	104.520	104.320	104.320	4.625	102.651	102.551	102.451
5.750	103.238	103.138	103.038	5.990	104.959	104.859	104.759	5.990	104.910	104.810	104.710	5.990	104.691	104.491	104.491	4.750	102.861	102.761	102.661
5.875	102.621	102.521	102.421	6.000	105.059	104.959	104.859	6.000	105.010	104.910	104.810	6.000	104.791	104.591	104.591	4.875	103.102	103.002	102.902
5.990	102.980	102.880	102.780	6.125	105.259	105.159	105.059	6.125	105.280	105.180	105.080	6.125	105.061	104.861	104.861	4.990	103.159	103.059	102.959
6.000	103.080	102.980	102.880	6.250	105.134	105.034	104.934	6.250	104.933	104.833	104.733	6.250	104.714	104.514	104.514	5.000	103.259	103.159	103.059
6.125	103.321	103.221	103.121	6.375	105.354	105.254	105.154	6.375	105.232	105.132	105.032	6.375	105.013	104.813	104.813	5.125	103.346	103.246	103.146
6.250	103.541	103.441	103.341	6.500	105.460	105.360	105.260	6.500	105.390	105.290	105.190	6.500	105.171	104.971	104.971	5.250	103.545	103.445	103.345
6.375	101.472	101.372	101.272	6.625	105.541	105.407	105.341	6.625	105.518	105.384	105.318	6.625	105.299	105.099	105.099	5.375	103.740	103.640	103.540
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >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	99.221	99.121	99.021	4.625	102.056	101.956	101.856	4.625	101.485	101.385	101.285	4.625	101.422	101.222	101.222	3.375	99.071	98.971	98.871
4.500	99.801	99.701	99.601	4.750	102.499	102.399	102.299	4.750	101.786	101.686	101.586	4.750	101.723	101.523	101.523	3.500	99.577	99.477	99.377
4.625	100.267	100.167	100.067	4.875	102.944	102.844	102.744	4.875	102.287	102.187	102.087	4.875	102.224	102.024	102.024	3.625	100.029	99.929	99.829
4.750	100.894	100.794	100.694	4.990	103.022	102.922	102.822	4.990	102.564	102.464	102.364	4.990	102.501	102.301	102.301	3.750	100.365	100.265	100.165
4.875	101.435	101.335	101.235	5.000	103.122	103.022	102.922	5.000	102.664	102.564	102.464	5.000	102.601	102.401	102.401	3.875	100.783	100.683	100.583
4.990	101.856	101.756	101.656	5.125	103.341	103.241	103.141	5.125	102.971	102.871	102.771	5.125	102.908	102.708	102.708	3.990	101.135	101.035	100.935
5.000	101.956	101.856	101.756	5.250	103.750	103.650	103.550	5.250	103.149	103.049	102.949	5.250	102.993	102.793	102.793	4.000	101.235	101.135	101.035
5.125	101.903	101.803	101.703	5.375	103.952	103.852	103.752	5.375	103.433	103.333	103.233	5.375	103.277	103.077	103.077	4.125	101.672	101.572	101.472
5.250	102.510	102.410	102.310	5.500	104.171	104.071	103.971	5.500	103.711	103.611	103.511	5.500	103.554	103.354	103.354	4.250	102.098	101.998	101.898
5.375	102.633	102.533	102.433	5.625	104.344	104.244	104.144	5.625											



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

30 Day Lock Exp.: 3/25/2019
45 Day Lock Exp.: 4/8/2019
60 Day Lock Exp.: 4/22/2019

W. Rate Sheet Dated: 2/21/2019

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	102.694	102.594	102.494	4.750	102.444	102.344	102.244	4.750	102.444	102.344	102.244	4.750	101.487	101.387	101.287	4.750	101.237	101.137	101.037
4.875	103.252	103.152	103.052	4.875	103.002	102.902	102.802	4.875	103.002	102.902	102.802	4.875	102.045	101.945	101.845	4.875	101.795	101.695	101.595
4.990	103.331	103.231	103.131	4.990	102.831	102.731	102.631	4.990	102.831	102.731	102.631	4.990	102.124	102.024	101.924	4.990	101.624	101.524	101.424
5.000	103.431	103.331	103.231	5.000	102.931	102.831	102.731	5.000	102.931	102.831	102.731	5.000	102.224	102.124	102.024	5.000	101.724	101.624	101.524
5.125	103.652	103.552	103.452	5.125	103.152	103.052	102.952	5.125	103.152	103.052	102.952	5.125	101.996	101.896	101.796	5.125	101.496	101.396	101.296
5.250	104.043	103.943	103.843	5.250	103.543	103.443	103.343	5.250	103.543	103.443	103.343	5.250	102.387	102.287	102.187	5.250	101.887	101.787	101.687
5.375	104.313	104.213	104.113	5.375	104.313	104.213	104.113	5.375	104.313	104.213	104.113	5.375	102.657	102.557	102.457	5.375	102.657	102.557	102.457
5.500	104.593	104.493	104.393	5.500	104.593	104.493	104.393	5.500	104.593	104.493	104.393	5.500	102.937	102.837	102.737	5.500	102.937	102.837	102.737
5.625	104.596	104.496	104.396	5.625	104.596	104.496	104.396	5.625	104.596	104.496	104.396	5.625	102.508	102.408	102.308	5.625	102.508	102.408	102.308
5.750	105.019	104.919	104.819	5.750	105.019	104.919	104.819	5.750	105.019	104.919	104.819	5.750	102.931	102.831	102.731	5.750	102.931	102.831	102.731
5.875	105.303	105.203	105.103	5.875	105.303	105.203	105.103	5.875	105.303	105.203	105.103	5.875	103.215	103.115	103.015	5.875	103.215	103.115	103.015
5.990	105.481	105.381	105.281	5.990	105.481	105.381	105.281	5.990	105.481	105.381	105.281	5.990	103.393	103.293	103.193	5.990	103.393	103.293	103.193
6.000	105.581	105.481	105.381	6.000	105.581	105.481	105.381	6.000	105.581	105.481	105.381	6.000	103.493	103.393	103.293	6.000	103.493	103.393	103.293
6.125	105.477	105.367	105.277	6.125	105.477	105.367	105.277	6.125	105.477	105.367	105.277	6.125	102.398	102.288	102.198	6.125	102.398	102.288	102.198
6.250	105.771	105.661	105.571	6.250	105.771	105.661	105.571	6.250	105.771	105.661	105.571	6.250	102.958	102.848	102.758	6.250	102.958	102.848	102.758
6.375	106.314	106.186	106.114	6.375	106.314	106.186	106.114	6.375	106.314	106.186	106.114	6.375	103.351	103.223	103.151	6.375	103.351	103.223	103.151
6.500	106.953	106.825	106.753	6.500	106.953	106.825	106.753	6.500	106.953	106.825	106.753	6.500	103.840	103.712	103.640	6.500	103.840	103.712	103.640
6.625	107.375	107.247	107.175	6.625	107.375	107.247	107.175	6.625	107.375	107.247	107.175	6.625	104.112	103.984	103.912	6.625	104.112	103.984	103.912
6.750	107.646	107.518	107.446	6.750	107.646	107.518	107.446	6.750	107.646	107.518	107.446	6.750	104.233	104.105	104.033	6.750	104.233	104.105	104.033
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	101.237	101.137	101.037	4.250	101.083	100.983	100.883	4.250	101.458	101.358	101.258	4.250	101.458	101.358	101.258	3.750	100.681	100.581	100.481
4.875	101.795	101.695	101.595	4.375	101.538	101.438	101.338	4.375	101.913	101.813	101.713	4.375	101.913	101.813	101.713	3.875	101.214	101.114	101.014
4.990	101.624	101.524	101.424	4.500	101.976	101.876	101.776	4.500	102.351	102.251	102.151	4.500	102.351	102.251	102.151	3.990	101.477	101.377	101.277
5.000	101.724	101.624	101.524	4.625	102.308	102.208	102.108	4.625	102.683	102.583	102.483	4.625	102.683	102.583	102.483	4.000	101.577	101.477	101.377
5.125	101.496	101.396	101.296	4.750	102.828	102.728	102.628	4.750	103.203	103.103	103.003	4.750	103.203	103.103	103.003	4.125	102.010	101.910	101.810
5.250	101.887	101.787	101.687	4.875	103.168	103.068	102.968	4.875	103.543	103.443	103.343	4.875	103.543	103.443	103.343	4.250	102.282	102.182	102.082
5.375	102.657	102.557	102.457	4.990	103.217	103.117	103.017	4.990	103.342	103.242	103.142	4.990	103.342	103.242	103.142	4.375	102.674	102.574	102.474
5.500	102.937	102.837	102.737	5.000	103.317	103.217	103.117	5.000	103.442	103.342	103.242	5.000	103.442	103.342	103.242	4.500	102.364	102.264	102.164
5.625	102.508	102.408	102.308	5.125	103.552	103.452	103.352	5.125	103.677	103.577	103.477	5.125	103.677	103.577	103.477	4.625	102.803	102.703	102.603
5.750	102.931	102.831	102.731	5.250	103.921	103.821	103.721	5.250	104.046	103.946	103.846	5.250	104.046	103.946	103.846	4.750	103.062	102.962	102.862
5.875	103.215	103.115	103.015	5.375	104.176	104.076	103.976	5.375	104.176	104.076	103.976	5.375	104.176	104.076	103.976	4.875	103.194	103.094	102.994
5.990	103.393	103.293	103.193	5.500	104.426	104.326	104.226	5.500	104.426	104.326	104.226	5.500	104.426	104.326	104.226	4.990	103.072	102.972	102.872
6.000	103.493	103.393	103.293	5.625	104.527	104.427	104.327	5.625	104.527	104.427	104.327	5.625	104.527	104.427	104.327	5.000	103.172	103.072	102.972
6.125	102.398	102.288	102.198	5.750	104.880	104.780	104.680	5.750	104.880	104.780	104.680	5.750	104.880	104.780	104.680	5.125	103.566	103.466	103.366
6.250	102.958	102.848	102.758	5.875	105.237	105.137	105.037	5.875	105.237	105.137	105.037	5.875	105.237	105.137	105.037	5.250	103.771	103.671	103.571
6.375	103.351	103.223	103.151	5.990	105.407	105.307	105.207	5.990	105.407	105.307	105.207	5.990	105.407	105.307	105.207	5.375	104.000	103.900	103.800
6.500	103.840	103.712	103.640	6.000	105.507	105.407	105.307	6.000	105.507	105.407	105.307	6.000	105.507	105.407	105.307	5.500	102.533	102.433	102.333
6.625	104.112	103.984	103.912	6.125	105.180	105.070	104.980	6.125	105.180	105.070	104.980	6.125	105.180	105.070	104.980	5.625	102.884	102.784	102.684
6.750	104.233	104.105	104.033	6.250	105.548	105.437	105.348	6.250	105.548	105.437	105.348	6.250	105.548	105.437	105.348	5.750	103.179	103.079	102.979
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	101.181	101.081	100.981	3.750	101.181	101.081	100.981	3.750	100.116	100.016	99.916	3.750	100.616	100.516	100.416	3.750	100.616	100.516	100.416
3.875	101.464	101.364	101.264	3.875	101.464	101.364	101.264	3.875	100.649	100.549	100.449	3.875	100.899	100.799	100.699	3.875	100.899	100.799	100.699
3.990	101.727	101.627	101.527	3.990	101.727	101.627	101.527	3.990	100.415	100.315	100.215	3.990	100.665	100.565	100.465	3.990	100.665	100.565	100.465
4.000	101.827	101.727	101.627	4.000	101.827	101.727	101.627	4.000	100.515	100.415	100.315	4.000	100.765	100.665	100.565	4.000	100.765	100.665	100.565
4.125	102.260	102.160	102.060	4.125	102.260	102.160	102.060	4.125	100.948	100.848	100.748	4.125	101.198	101.098	100.998	4.125	101.198	101.098	100.998
4.250	102.532	102.432	102.332	4.250	102.532	102.432	102.332	4.250	101.220	101.120	101.020	4.250	101.470	101.370	101.270	4.250	101.470	101.370	101.270
4.375	102.674	102.574	102.474	4.375	102.674	102.574	102.474	4.375	101.612	101.512	101.412	4.375	101.612	101.512	101.412	4.375	101.612	101.512	101.412
4.500	102.364	102.264	102.164	4.500	102.364	102.264	102.164	4.500	100.707	100.607	100.507	4.500	100.707	100.607	100.507	4.500	100.707	100.607	100.507
4.625	102.803	102.703	102.603	4.625	102.803	102.703	102.603	4.625	101.146	101.046	100.946	4.625	101.146	101.046	100.946	4.625	101.146	101.046	100.946
4.750	103.062	102.962	102.862	4.750	103.062	102.9													



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.:

3/25/2019

45 Day Lock Exp.:

4/8/2019

60 Day Lock Exp.:

4/22/2019

W. Rate Sheet Dated: 2/21/2019

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.:

3/25/2019

45 Day Lock Exp.:

4/8/2019

60 Day Lock Exp.:

4/22/2019

W. Rate Sheet Dated: 2/21/2019

Release Time: 10:00 am ET

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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)