



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.: 4/23/2019

W. Rate Sheet Dated: 2/22/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.309	100.159	100.009	3.750	99.861	99.711	99.561	2.375	95.543	95.393	95.243	3.125	97.332	97.182	97.032
3.875	100.808	100.658	100.508	3.875	100.271	100.121	99.971	2.500	94.492	94.342	94.192	3.250	97.947	97.797	97.647
4.000	101.309	101.159	101.009	4.000	100.637	100.487	100.337	2.625	95.392	95.242	95.092	3.375	98.319	98.169	98.019
4.125	101.802	101.652	101.502	4.125	100.979	100.829	100.679	2.750	97.756	97.606	97.456	3.500	98.684	98.534	98.384
4.250	102.191	102.091	101.981	4.250	101.422	101.322	101.212	2.875	98.206	98.056	97.906	3.625	99.004	98.854	98.704
4.375	102.677	102.577	102.468	4.375	101.757	101.657	101.547	3.000	98.655	98.505	98.355	Margin = 2.250		Index = 2.550	
4.500	103.099	102.999	102.889	4.500	102.100	102.000	101.891	3.125	99.098	98.948	98.798				
4.625	103.477	103.377	103.268	4.625	102.441	102.341	102.232	3.250	99.434	99.284	99.134				
4.750	103.602	103.502	103.393	4.750	102.146	102.046	101.937	3.375	99.879	99.729	99.579				
4.875	103.210	103.110	103.000	4.875	102.520	102.420	102.311	3.500	100.319	100.169	100.019				
5.000	103.754	103.654	103.545	5.000	102.863	102.763	102.654	3.625	100.743	100.593	100.443				
5.125	104.004	103.904	103.795	5.125	103.105	103.005	102.895	3.750	100.722	100.572	100.422				
5.250	103.541	103.441	103.301	5.250	102.732	102.632	102.491	3.875	101.108	100.958	100.808				
5.375	103.699	103.599	103.458	5.375	103.096	102.996	102.855	4.000	101.452	101.302	101.152				
5.500	104.030	103.930	103.789	5.500	103.439	103.339	103.198	4.125	101.772	101.622	101.472				
5.625	104.250	104.150	104.009	5.625	103.530	103.430	103.290	4.250	101.341	101.191	101.041				
5.750	104.883	104.783	104.683	5.750	103.688	103.588	103.488	4.375	101.653	101.503	101.353				
5.875	104.890	104.790	104.690	5.875	104.062	103.962	103.862	4.500	101.974	101.824	101.674				
6.000	105.321	105.221	105.121	6.000	104.405	104.305	104.205	4.625	102.293	102.143	101.993				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	99.109	98.959	98.809	3.750	98.861	98.711	98.561	2.375	94.543	94.393	94.243	3.125	96.332	96.182	96.032
3.875	99.608	99.458	99.308	3.875	99.271	99.121	98.971	2.500	93.492	93.342	93.192	3.250	96.947	96.797	96.647
4.000	100.109	99.959	99.809	4.000	99.637	99.487	99.337	2.625	94.392	94.242	94.092	3.375	97.319	97.169	97.019
4.125	100.602	100.452	100.302	4.125	99.979	99.829	99.679	2.750	96.756	96.606	96.456	3.500	97.684	97.534	97.384
4.250	100.941	100.841	100.731	4.250	100.422	100.322	100.212	2.875	97.206	97.056	96.906	3.625	98.004	97.854	97.704
4.375	101.427	101.327	101.218	4.375	100.757	100.657	100.547	3.000	97.655	97.505	97.355	Margin = 2.250		Index = 2.550	
4.500	101.849	101.749	101.639	4.500	101.100	101.000	100.891	3.125	98.098	97.948	97.798	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.227	102.127	102.018	4.625	101.441	101.341	101.232	3.250	98.434	98.284	98.134	Rate	30 Day	45 Day	60 Day
4.750	102.352	102.252	102.143	4.750	101.146	101.046	100.937	3.375	98.879	98.729	98.579	4.625	101.077	100.827	100.577
4.875	102.160	102.060	101.950	4.875	101.520	101.420	101.311	3.500	99.319	99.169	99.019	4.750	100.497	100.247	99.997
5.000	102.504	102.404	102.295	5.000	101.863	101.763	101.654	3.625	99.743	99.593	99.443	4.875	100.910	100.660	100.410
5.125	102.924	102.824	102.715	5.125	102.205	102.105	101.995	3.750	99.722	99.572	99.422	5.000	101.254	101.004	100.754
5.250	102.641	102.541	102.401	5.250	101.732	101.632	101.491	3.875	100.108	99.958	99.808	5.125	101.624	101.374	101.124
5.375	102.899	102.799	102.658	5.375	102.096	101.996	101.855	4.000	100.452	100.302	100.152	5.250	101.041	100.791	100.541
5.500	103.180	103.080	102.939	5.500	102.439	102.339	102.198	4.125	100.772	100.622	100.472	5.375	101.399	101.149	100.899
5.625	103.300	103.200	103.059	5.625	102.580	102.480	102.340	4.250	100.341	100.191	100.041	5.500	102.000	101.750	101.500
5.750	103.733	103.633	103.533	5.750	102.688	102.588	102.488	4.375	100.653	100.503	100.353	5.625	102.250	102.000	101.750
5.875	103.740	103.640	103.540	5.875	103.062	102.962	102.862	4.500	100.974	100.824	100.674	5.750	102.500	102.250	102.000
6.000	104.171	104.071	103.971	6.000	103.405	103.305	103.205	4.625	101.293	101.143	100.993	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	100.060	99.810	99.560	4.875	99.800	99.550	99.300
5.125	100.774	100.524	100.274	5.125	100.485	100.235	99.985
5.375	100.549	100.299	100.049	5.375	100.376	100.126	99.876
5.625	101.350	101.100	100.850	5.625	101.060	100.810	100.560
5.875	101.765	101.515	101.265	5.875	101.342	101.092	100.842
6.000	102.196	101.946	101.696	6.000	101.685	101.435	101.185
6.125	102.566	102.316	102.066	6.125	102.027	101.777	101.527
6.250	102.750	102.500	102.250	6.250	102.905	102.655	102.405
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	97.747	97.497	97.247	
4.875	98.160	97.910	97.660	
5.000	98.504	98.254	98.004	
5.125	98.874	98.624	98.374	
5.250	98.291	98.041	97.791	
5.375	98.649	98.399	98.149	
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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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.:

4/23/2019

W. Rate Sheet Dated: 2/22/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	98.840	98.690	98.540	3.750	98.392	98.242	98.092	2.375	92.043	91.893	91.743	3.125	95.64	95.495	95.345
3.875	99.339	99.189	99.039	3.875	98.802	98.652	98.502	2.500	90.992	90.842	90.692	3.250	96.95	96.797	96.647
4.000	99.840	99.690	99.540	4.000	99.168	99.018	98.868	2.625	91.892	91.742	91.592	3.375	97.32	97.169	97.019
4.125	100.334	100.184	100.034	4.125	99.510	99.360	99.210	2.750	96.069	95.919	95.769	3.500	97.68	97.534	97.384
4.250	100.753	100.653	100.544	4.250	99.984	99.884	99.775	2.875	96.518	96.368	96.218	3.625	98.00	97.854	97.704
4.375	101.240	101.140	101.031	4.375	100.319	100.219	100.110	3.000	96.967	96.817	96.667	Margin = 2.250		Index = 2.550	
4.500	101.661	101.561	101.452	4.500	100.662	100.562	100.453	3.125	97.410	97.260	97.110				
4.625	102.039	101.939	101.830	4.625	101.004	100.904	100.794	3.250	98.434	98.284	98.134				
4.750	101.852	101.752	101.643	4.750	100.396	100.296	100.187	3.375	98.879	98.729	98.579				
4.875	101.460	101.360	101.250	4.875	100.770	100.670	100.561	3.500	99.319	99.169	99.019				
5.000	102.004	101.904	101.795	5.000	101.113	101.013	100.904	3.625	99.743	99.593	99.443				
5.125	102.254	102.154	102.045	5.125	101.355	101.255	101.145	3.750	99.253	99.103	98.953				
5.250	101.510	101.410	101.270	5.250	100.700	100.600	100.460	3.875	99.640	99.490	99.340				
5.375	101.668	101.568	101.427	5.375	101.064	100.964	100.824	4.000	99.983	99.833	99.683				
5.500	101.999	101.899	101.758	5.500	101.408	101.308	101.167	4.125	100.303	100.153	100.003				
5.625	102.219	102.119	101.978	5.625	101.499	101.399	101.258	4.250	99.903	99.753	99.603				
5.750	102.352	102.252	102.152	5.750	101.157	101.057	100.957	4.375	100.216	100.066	99.916				
5.875	102.359	102.259	102.159	5.875	101.531	101.431	101.331	4.500	100.536	100.386	100.236				
6.000	102.790	102.690	102.590	6.000	101.874	101.774	101.674	4.625	100.855	100.705	100.555				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.640	97.490	97.340	3.750	97.392	97.242	97.092	2.375	92.793	92.643	92.493	3.125	94.645	94.495	94.345
3.875	98.139	97.989	97.839	3.875	97.802	97.652	97.502	2.500	91.742	91.592	91.442	3.250	95.947	95.797	95.647
4.000	98.640	98.490	98.340	4.000	98.168	98.018	97.868	2.625	92.642	92.492	92.342	3.375	96.319	96.169	96.019
4.125	99.134	98.984	98.834	4.125	98.510	98.360	98.210	2.750	95.850	95.700	95.550	3.500	96.684	96.534	96.384
4.250	99.503	99.403	99.294	4.250	98.984	98.884	98.775	2.875	96.299	96.149	95.999	3.625	97.004	96.854	96.704
4.375	99.990	99.890	99.781	4.375	99.319	99.219	99.110	3.000	96.749	96.599	96.449	Margin = 2.250		Index = 2.550	
4.500	100.411	100.311	100.202	4.500	99.662	99.562	99.453	3.125	97.191	97.041	96.891	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.789	100.689	100.580	4.625	100.004	99.904	99.794	3.250	97.340	97.190	97.040	Rate	30 Day	45 Day	60 Day
4.750	100.602	100.502	100.393	4.750	99.396	99.296	99.187	3.375	97.785	97.635	97.485	4.625	99.639	99.389	99.139
4.875	100.410	100.310	100.200	4.875	99.770	99.670	99.561	3.500	98.225	98.075	97.925	4.750	98.747	98.497	98.247
5.000	100.754	100.654	100.545	5.000	100.113	100.013	99.904	3.625	98.649	98.499	98.349	4.875	99.160	98.910	98.660
5.125	101.174	101.074	100.965	5.125	100.455	100.355	100.245	3.750	98.472	98.322	98.172	5.000	99.504	99.254	99.004
5.250	100.610	100.510	100.370	5.250	99.700	99.600	99.460	3.875	98.858	98.708	98.558	5.125	99.874	99.624	99.374
5.375	100.868	100.768	100.627	5.375	100.064	99.964	99.824	4.000	99.202	99.052	98.902	5.250	99.010	98.760	98.510
5.500	101.149	101.049	100.908	5.500	100.408	100.308	100.167	4.125	99.522	99.372	99.222	5.375	99.368	99.118	98.868
5.625	101.269	101.169	101.028	5.625	100.549	100.449	100.308	4.250	98.778	98.628	98.478	5.500	99.968	99.718	99.468
5.750	101.202	101.102	101.002	5.750	100.157	100.057	99.957	4.375	99.091	98.941	98.791	5.625	100.219	99.969	99.719
5.875	101.209	101.109	101.009	5.875	100.531	100.431	100.331	4.500	99.411	99.261	99.111	5.750	99.968	99.718	99.468
6.000	101.640	101.540	101.440	6.000	100.874	100.774	100.674	4.625	99.730	99.580	99.430	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

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	98.310	98.060	97.810	4.875	98.050	97.800	97.550
5.125	99.024	98.774	98.524	5.125	98.735	98.485	98.235
5.375	98.518	98.268	98.018	5.375	98.344	98.094	97.844
5.625	99.319	99.069	98.819	5.625	99.029	98.779	98.529
5.875	99.234	98.984	98.734	5.875	98.811	98.561	98.311
6.000	99.665	99.415	99.165	6.000	99.154	98.904	98.654
6.125	100.035	99.785	99.535	6.125	99.495	99.245	98.995
6.250	99.250	99.000	98.750	6.250	99.405	99.155	98.905
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:	2/22/2019 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	96.889	96.639	96.389	
4.750	95.997	95.747	95.497	
4.875	96.410	96.160	95.910	
5.000	96.754	96.504	96.254	
5.125	97.124	96.874	96.624	
5.250	96.260	96.010	95.760	
5.375	96.618	96.368	96.118	
5.500	97.218	96.968	96.718	
5.625	97.469	97.219	96.969	
5.750	97.218	96.968	96.718	
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@afwroolesale.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.: 4/23/2019

W. Rate Sheet Dated: 2/22/2019

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	100.960	100.860	100.760	4.375	100.235	100.135	100.035	4.375	100.047	99.947	99.847	4.375	100.166	100.066	99.966	4.375	99.441	99.341	99.241
4.500	101.471	101.371	101.271	4.500	100.798	100.698	100.598	4.500	100.610	100.510	100.410	4.500	100.696	100.596	100.496	4.500	100.023	99.923	99.823
4.625	101.782	101.682	101.582	4.625	101.147	101.047	100.947	4.625	101.095	100.995	100.895	4.625	100.961	100.861	100.761	4.625	100.326	100.226	100.126
4.750	102.249	102.149	102.049	4.750	101.989	101.889	101.789	4.750	101.985	101.885	101.785	4.750	101.193	101.093	100.993	4.750	100.933	100.833	100.733
4.875	102.711	102.611	102.511	4.875	102.511	102.411	102.311	4.875	102.511	102.411	102.311	4.875	101.651	101.551	101.451	4.875	101.451	101.351	101.251
4.990	102.976	102.876	102.776	4.990	102.817	102.717	102.617	4.990	102.817	102.717	102.617	4.990	102.033	101.933	101.833	4.990	101.874	101.774	101.674
5.000	103.076	102.976	102.876	5.000	102.917	102.817	102.717	5.000	102.917	102.817	102.717	5.000	102.133	102.033	101.933	5.000	101.974	101.874	101.774
5.125	103.371	103.271	103.171	5.125	103.243	103.143	103.043	5.125	103.243	103.143	103.043	5.125	102.048	101.948	101.848	5.125	101.920	101.820	101.720
5.250	103.635	103.535	103.435	5.250	103.766	103.666	103.566	5.250	103.856	103.756	103.656	5.250	102.530	102.430	102.330	5.250	102.530	102.430	102.330
5.375	103.911	103.811	103.711	5.375	104.084	103.984	103.884	5.375	104.178	104.078	103.978	5.375	102.626	102.526	102.426	5.375	102.626	102.526	102.426
5.500	104.173	104.073	103.973	5.500	104.373	104.273	104.173	5.500	104.467	104.367	104.267	5.500	103.074	102.974	102.874	5.500	103.074	102.974	102.874
5.625	104.388	104.288	104.188	5.625	104.612	104.512	104.412	5.625	104.706	104.606	104.506	5.625	103.013	102.913	102.813	5.625	103.013	102.913	102.813
5.750	104.913	104.813	104.713	5.750	105.256	105.156	105.056	5.750	105.315	105.215	105.115	5.750	103.233	103.133	103.033	5.750	103.233	103.133	103.033
5.875	105.098	104.998	104.898	5.875	105.609	105.509	105.409	5.875	105.672	105.572	105.472	5.875	102.619	102.519	102.419	5.875	102.619	102.519	102.419
5.990	105.209	105.109	105.009	5.990	105.797	105.697	105.597	5.990	105.859	105.759	105.659	5.990	102.979	102.879	102.779	5.990	102.979	102.879	102.779
6.000	105.309	105.209	105.109	6.000	105.897	105.797	105.697	6.000	105.959	105.859	105.759	6.000	103.079	102.979	102.879	6.000	103.079	102.979	102.879
6.125	105.870	105.770	105.670	6.125	106.170	106.070	105.970	6.125	106.232	106.132	106.032	6.125	103.318	103.218	103.118	6.125	103.318	103.218	103.118
6.250	106.116	106.016	105.916	6.250	106.374	106.274	106.174	6.250	106.437	106.337	106.237	6.250	103.541	103.441	103.341	6.250	103.541	103.441	103.341
6.375	105.811	105.677	105.611	6.375	106.318	106.184	106.118	6.375	106.386	106.286	106.186	6.375	101.464	101.330	101.264	6.375	101.464	101.330	101.264

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	99.253	99.153	99.053	4.625	102.066	101.966	101.866	4.625	101.521	101.421	101.321	4.625	101.459	101.259	101.259	3.375	99.081	98.981	98.881
4.500	99.835	99.735	99.635	4.750	102.513	102.413	102.313	4.750	101.799	101.699	101.599	4.750	101.736	101.536	101.536	3.500	99.590	99.490	99.390
4.625	100.274	100.174	100.074	4.875	102.960	102.860	102.760	4.875	102.303	102.203	102.103	4.875	102.240	102.040	102.040	3.625	100.044	99.944	99.844
4.750	100.929	100.829	100.729	4.990	103.038	102.938	102.838	4.990	102.582	102.482	102.382	4.990	102.519	102.319	102.319	3.750	100.357	100.257	100.157
4.875	101.451	101.351	101.251	5.000	103.138	103.038	102.938	5.000	102.682	102.582	102.482	5.000	102.619	102.419	102.419	3.875	100.776	100.676	100.576
4.990	101.874	101.774	101.674	5.125	103.357	103.257	103.157	5.125	102.987	102.887	102.787	5.125	102.925	102.725	102.725	3.990	101.130	101.030	100.930
5.000	101.974	101.874	101.774	5.250	103.742	103.642	103.542	5.250	103.141	103.041	102.941	5.250	102.985	102.785	102.785	4.000	101.230	101.130	101.030
5.125	101.920	101.820	101.720	5.375	103.943	103.843	103.743	5.375	103.428	103.328	103.228	5.375	103.271	103.071	103.071	4.125	101.670	101.570	101.470
5.250	102.530	102.430	102.330	5.500	104.165	104.065	103.965	5.500	103.705	103.605	103.505	5.500	103.549	103.349	103.349	4.250	102.099	101.999	101.899
5.375	102.626	102.526	102.426	5.625	104.339	104.239	104.139	5.625	103.939	103.839	103.739	5.625	103.783	103.583	103.583	4.375	102.514	102.414	102.314
5.500	103.074	102.974	102.874	5.750	104.626	104.526	104.426	5.750	104.425	104.325	104.225	5.750	104.206	104.006	104.006	4.500	102.888	102.788	102.688
5.625	103.013	102.913	102.813	5.875	104.856	104.756	104.656	5.875	104.735	104.635	104.535	5.875	104.516	104.316	104.316	4.625	102.618	102.518	102.418
5.750	103.233	103.133	103.033	5.990	104.956	104.856	104.756	5.990	104.909	104.809	104.709	5.990	104.691	104.491	104.491	4.750	102.829	102.729	102.629
5.875	102.619	102.519	102.419	6.000	105.056	104.956	104.856	6.000	105.009	104.909	104.809	6.000	104.791	104.591	104.591	4.875	103.071	102.971	102.871
5.990	102.979	102.879	102.779	6.125	105.256	105.156	105.056	6.125	105.280	105.180	105.080	6.125	105.061	104.861	104.861	4.990	103.129	103.029	102.929
6.000	103.079	102.979	102.879	6.250	105.125	104.991	104.925	6.250	104.924	104.790	104.724	6.250	104.705	104.505	104.505	5.000	103.229	103.129	103.029
6.125	103.318	103.218	103.118	6.375	105.345	105.211	105.145	6.375	105.223	105.089	105.023	6.375	105.004	104.804	104.804	5.125	103.310	103.210	103.110
6.250	103.541	103.441	103.341	6.500	105.451	105.317	105.251	6.500	105.383	105.249	105.183	6.500	105.165	104.965	104.965	5.250	103.508	103.408	103.308
6.375	101.464	101.364	101.264	6.625	105.532	105.398	105.332	6.625	105.509	105.375	105.309	6.625	105.290	105.090	105.090	5.375	103.706	103.606	103.506

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	99.253	99.153	99.053	4.625	102.066	101.966	101.866	4.625	101.521	101.421	101.321	4.625	101.459	101.259	101.259	3.375	99.081	98.981	98.881	3.375	99.199	98.999	98.999
4.500	99.835	99.735	99.635	4.750	102.513	102.413	102.313	4.750	101.799	101.699	101.599	4.750	101.736	101.536	101.536	3.500	99.590	99.490	99.390	3.500	99.525	99.325	99.325
4.625	100.274	100.174	100.074	4.875	102.960	102.860	102.760	4.875	102.303	102.203	102.103	4.875	102.240	102.040	102.040	3.625	100.044	99.944	99.844	3.625	99.827	99.627	99.627
4.750	100.929	100.829	100.729	4.990	103.038	102.938	102.838	4.990	102.582	102.482	102.382	4.990	102.519	102.319	102.319	3.750	100.357	100.257	100.157	3.750	100.667	100.467	100.467
4.875	101.451	101.351	101.251	5.000	103.138	103.038	102.938	5.000	102.682	102.582	102.482	5.000	102.619	102.419	102.419	3.875	100.776	100.676	100.576	3.875	100.961	100.761	100.761
4.990	101.874	101.774	101.674	5.125	103.357	103.257	103.157	5.125	102.987	102.887	102.787	5.125	102.925	102.725	102.725	3.990	101.130	101.030	100.930	3.990	101.140	100.940	100.940
5.000	101.974	101.874	101.774	5.250	103.742	103.642	103.542	5.250	103.141	103.041	102.941	5.250	103.075	102.875	102.785	4.000	101.230	101.130	101.030	4.000	101.240	101.040	101.040
5.125	102.820	102.720	102.620	5.375	104.383	104.283	104.183	5.375	103.728	103.628	103.528	5.375	103.671	103.471	103.371	4.125	101.374	101.274	101.174	4.125	101.385	101.185	101.185
5.250	103.530	103.430	103.330	5.500	104.615	104.515	104.415	5.500	104.045	103.945	103.845	5.500	103.989	103.789	103.689	4.250	101.519	101.419	101.319	4.250	101.530	101.330	101.330
5.375	104.076	103.976	103.876	5.625	104.939	104.839	104.739	5.625	104.369	104.269	104.169	5.625	104.313	104.113	104.013	4.375	101.663	101.563	101.463	4.375	101.674	101.474	101.474
5.500	104.624	104.524	104.424	5.750	105.266	105.166	105.066	5.750	104.696	104.596	104.496	5.750	104.640	104.440	104.340	4.500	101.808	101.708	101.608	4.500	101.819	101.619	101.619
5.625	105.074	104.974	104.874	5.875	105.594	105.494	105.394	5.875	105.024	104.924	104.824	5.875	104.968	104.768	104.668	4.625	101.952	101.852	101.752	4.625	101.963	101.763	101.763
5.750	105.233	105.133	105.033	5.990	105.856	105.756	105.656	5.990	105.288	105.188	105.088	5.990	105.232	105.032	104.932	4.750	102.096	101.996	101.896	4.750	102.107	101.907	101.907
5.875	105.619	105.519	105.419	6.000	106.056	105.956	105.856	6.000	105.488	105.388	105.288	6.000	105.432	105.232	105.132	4.875	102.240	102.140	102.040	4.875	102.251	102.051	102.051
5.990	106.279	106.179	106.079	6.125	106.256	106.156	106.056	6.125	105.688	105.588	105.488	6.125	105.632	105.432	105.332	4.990	102.384	102.284	102.184	4.990	102.395	102.195	102.195
6.000	106.379	106.279	106.179	6.250	106.512	106.412	106.312	6.250	105.944	105.844	105.744	6.250	105.888	105.688	105.588	5.000	102.528	102.428	102.328	5.000	102.539	102.339	102.339
6.125	106.318	106.218	106.118	6.375	106.345	106.245	106.145	6.375	105.720	105.620	105.520	6.375	105.664	105.464	105.364	5.125	102.672	102.572	102.472	5.125	102.683	102.483	102.483
6.250	105.341	105.441	105.341	6.500	105.451	105.351	105.251	6.500	105.383	105.283	105.183	6.500	105.327	105.127	105.027	5.250	102.816	102.716	102.616	5.250	102.827	102.627	102.627
6.375	105.464	105.364	105.264	6.625	105.532	105.432	105.332	6.625	105.509	105.409	105.309	6.625	105.453	105.253	105.153	5.375	102.960	102.860	102.760	5.375	102.971	102.771	102.771



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk e-mail: Lockdesk@afwholesale.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.:

4/23/2019

W. Rate Sheet Dated: 2/22/2019

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	102.711	102.611	102.511	4.750	102.461	102.361	102.261	4.750	102.461	102.361	102.261	4.750	101.544	101.444	101.344	4.750	101.294	101.194	101.094		
4.875	103.267	103.167	103.067	4.875	103.017	102.917	102.817	4.875	103.017	102.917	102.817	4.875	102.100	102.000	101.900	4.875	101.850	101.750	101.650		
4.990	103.350	103.250	103.150	4.990	102.850	102.750	102.650	4.990	102.850	102.750	102.650	4.990	102.183	102.083	101.983	4.990	101.683	101.583	101.483		
5.000	103.450	103.350	103.250	5.000	102.950	102.850	102.750	5.000	102.950	102.850	102.750	5.000	102.283	102.183	102.083	5.000	101.783	101.683	101.583		
5.125	103.605	103.505	103.405	5.125	103.105	103.005	102.905	5.125	103.105	103.005	102.905	5.125	101.961	101.861	101.761	5.125	101.461	101.361	101.261		
5.250	103.997	103.897	103.797	5.250	103.497	103.397	103.297	5.250	103.497	103.397	103.297	5.250	102.353	102.253	102.153	5.250	101.853	101.753	101.653		
5.375	104.266	104.166	104.066	5.375	104.266	104.166	104.066	5.375	104.266	104.166	104.066	5.375	102.622	102.522	102.422	5.375	102.622	102.522	102.422		
5.500	104.546	104.446	104.346	5.500	104.546	104.446	104.346	5.500	104.546	104.446	104.346	5.500	102.902	102.802	102.702	5.500	102.902	102.802	102.702		
5.625	104.588	104.488	104.388	5.625	104.588	104.488	104.388	5.625	104.588	104.488	104.388	5.625	102.545	102.445	102.345	5.625	102.545	102.445	102.345		
5.750	105.010	104.910	104.810	5.750	105.010	104.910	104.810	5.750	105.010	104.910	104.810	5.750	102.967	102.867	102.767	5.750	102.967	102.867	102.767		
5.875	105.295	105.195	105.095	5.875	105.295	105.195	105.095	5.875	105.295	105.195	105.095	5.875	103.252	103.152	103.052	5.875	103.252	103.152	103.052		
5.990	105.473	105.373	105.273	5.990	105.473	105.373	105.273	5.990	105.473	105.373	105.273	5.990	103.430	103.330	103.230	5.990	103.430	103.330	103.230		
6.000	105.573	105.473	105.373	6.000	105.573	105.473	105.373	6.000	105.573	105.473	105.373	6.000	103.530	103.430	103.330	6.000	103.530	103.430	103.330		
6.125	105.469	105.359	105.269	6.125	105.469	105.359	105.269	6.125	105.469	105.359	105.269	6.125	102.406	102.296	102.186	6.125	102.406	102.296	102.186		
6.250	105.764	105.654	105.564	6.250	105.764	105.654	105.564	6.250	105.764	105.654	105.564	6.250	102.951	102.841	102.751	6.250	102.951	102.841	102.751		
6.375	106.311	106.183	106.111	6.375	106.311	106.183	106.111	6.375	106.311	106.183	106.111	6.375	103.348	103.220	103.148	6.375	103.348	103.220	103.148		
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	101.294	101.194	101.094	4.250	101.102	101.002	100.902	4.250	101.477	101.377	101.277	4.250	101.477	101.377	101.277	3.750	100.667	100.567	100.467		
4.875	101.850	101.750	101.650	4.375	101.555	101.455	101.355	4.375	101.930	101.830	101.730	4.375	101.930	101.830	101.730	3.875	101.212	101.112	101.012		
4.990	101.683	101.583	101.483	4.500	101.992	101.892	101.792	4.500	102.367	102.267	102.167	4.500	102.367	102.267	102.167	3.990	101.465	101.365	101.265		
5.000	101.783	101.683	101.583	4.625	102.343	102.243	102.143	4.625	102.718	102.618	102.518	4.625	102.718	102.618	102.518	4.000	101.565	101.465	101.365		
5.125	101.461	101.361	101.261	4.750	102.863	102.763	102.663	4.750	103.238	103.138	103.038	4.750	103.238	103.138	103.038	4.125	102.000	101.900	101.800		
5.250	101.853	101.753	101.653	4.875	103.203	103.103	103.003	4.875	103.578	103.478	103.378	4.875	103.578	103.478	103.378	4.250	102.273	102.173	102.073		
5.375	102.622	102.522	102.422	4.990	103.252	103.152	103.052	4.990	103.377	103.277	103.177	4.990	103.377	103.277	103.177	4.375	102.662	102.562	102.462		
5.500	102.902	102.802	102.702	5.000	103.352	103.252	103.152	5.000	103.477	103.377	103.277	5.000	103.477	103.377	103.277	4.500	102.388	102.288	102.188		
5.625	102.545	102.445	102.345	5.125	103.490	103.390	103.290	5.125	103.615	103.515	103.415	5.125	103.615	103.515	103.415	4.625	102.827	102.727	102.627		
5.750	102.967	102.867	102.767	5.250	103.859	103.759	103.659	5.250	103.984	103.884	103.784	5.250	103.984	103.884	103.784	4.750	103.086	102.986	102.886		
5.875	103.252	103.152	103.052	5.375	104.113	104.013	103.913	5.375	104.113	104.013	103.913	5.375	104.113	104.013	103.913	4.875	103.217	103.117	103.017		
5.990	103.430	103.330	103.230	5.500	104.363	104.263	104.163	5.500	104.363	104.263	104.163	5.500	104.363	104.263	104.163	4.990	103.072	102.972	102.872		
6.000	103.530	103.430	103.330	5.625	104.519	104.419	104.319	5.625	104.519	104.419	104.319	5.625	104.519	104.419	104.319	5.000	103.172	103.072	102.972		
6.125	102.406	102.296	102.186	5.750	104.872	104.772	104.672	5.750	104.872	104.772	104.672	5.750	104.872	104.772	104.672	5.125	103.566	103.466	103.366		
6.250	102.951	102.841	102.751	5.875	105.229	105.129	105.029	5.875	105.229	105.129	105.029	5.875	105.229	105.129	105.029	5.250	103.771	103.671	103.571		
6.375	103.348	103.220	103.148	5.990	105.399	105.299	105.199	5.990	105.399	105.299	105.199	5.990	105.399	105.299	105.199	5.375	104.000	103.900	103.800		
6.500	103.840	103.712	103.640	6.000	105.499	105.399	105.299	6.000	105.499	105.399	105.299	6.000	105.499	105.399	105.299	5.500	102.502	102.402	102.302		
6.625	104.112	103.984	103.912	6.125	105.173	105.062	104.973	6.125	105.173	105.062	104.973	6.125	105.173	105.062	104.973	5.625	102.852	102.752	102.652		
6.750	104.233	104.105	104.033	6.250	105.540	105.430	105.340	6.250	105.540	105.430	105.340	6.250	105.540	105.430	105.340	5.750	103.148	103.048	102.948		
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	101.167	101.067	100.967	3.750	101.167	101.067	100.967	3.750	100.108	100.008	99.908	3.750	100.608	100.508	100.408	3.750	100.608	100.508	100.408		
3.875	101.462	101.362	101.262	3.875	101.462	101.362	101.262	3.875	100.653	100.553	100.453	3.875	100.903	100.803	100.703	3.875	100.903	100.803	100.703		
3.990	101.715	101.615	101.515	3.990	101.715	101.615	101.515	3.990	100.658	100.558	100.458	3.990	100.658	100.558	100.458	3.990	100.658	100.558	100.458		
4.000	101.815	101.715	101.615	4.000	101.815	101.715	101.615	4.000	100.508	100.408	100.308	4.000	100.758	100.658	100.558	4.000	100.758	100.658	100.558		
4.125	102.250	102.150	102.050	4.125	102.250	102.150	102.050	4.125	100.943	100.843	100.743	4.125	101.193	101.093	100.993	4.125	101.193	101.093	100.993		
4.250	102.523	102.423	102.323	4.250	102.523	102.423	102.323	4.250	101.216	101.116	101.016	4.250	101.466	101.366	101.266	4.250	101.466	101.366	101.266		
4.375	102.662	102.562	102.462	4.375	102.662	102.562	102.462	4.375	101.605	101.505	101.405	4.375	101.605	101.505	101.405	4.375	101.605	101.505	101.405		
4.500	102.388	102.288	102.188	4.500	102.388	102.288	102.188	4.500	100.731	100.631	100.531	4.500	100.731	100.631	100.531	4.500	100.731	100.631	100.531		
4.625	102.827	102.727	102.627	4.625	102.827	102.727	102.627	4.625	101.170	101.070	100.970	4.625	101.170	101.070	100.970	4.625	101.170	101.070	100.970		
4.750	103.086	102.986	102.886	4.750	103.086	102.986	102.886	4.750	101.429	101.329	101.229	4.750	101.429	101.329	101.229	4.750	101.429	101.329	101.229		
4.875	103.217	103.117	103.017	4.875	103.217	103.117	103.017	4.875	101.560	101.460	101.360	4.875	101.560	101.460	101.360	4.875	101.560	101.460	101.360		
4.990	103.072	102.972	102.872	4.990	103.072	102.972	102.872	4.990	101.165	101.065	100.965	4.990	101.165	10							



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.:

4/23/2019

W. Rate Sheet Dated: 2/22/2019

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	102.694	102.594	102.494	4.250	101.083	100.983	100.883	3.750	100.681	100.581	100.481	4.750	101.487	101.387	101.287	3.750	100.116	100.016	99.916
4.875	103.252	103.152	103.052	4.375	101.538	101.438	101.338	3.875	101.214	101.114	101.014	4.875	102.045	101.945	101.845	3.875	100.649	100.549	100.449
4.990	103.331	103.231	103.131	4.500	101.976	101.876	101.776	3.990	101.477	101.377	101.277	4.990	102.124	102.024	101.924	3.990	100.415	100.315	100.215
5.000	103.431	103.331	103.231	4.625	102.308	102.208	102.108	4.000	101.577	101.477	101.377	5.000	102.224	102.124	102.024	4.000	100.515	100.415	100.315
5.125	103.652	103.552	103.452	4.750	102.828	102.728	102.628	4.125	102.010	101.910	101.810	5.125	101.996	101.896	101.796	4.125	100.948	100.848	100.748
5.250	104.043	103.943	103.843	4.875	103.168	103.068	102.968	4.250	102.282	102.182	102.082	5.250	102.387	102.287	102.187	4.250	101.220	101.120	101.020
5.375	104.313	104.213	104.113	4.990	103.217	103.117	103.017	4.375	102.674	102.574	102.474	5.375	102.657	102.557	102.457	4.375	101.612	101.512	101.412
5.500	104.593	104.493	104.393	5.000	103.317	103.217	103.117	4.500	102.364	102.264	102.164	5.500	102.937	102.837	102.737	4.500	100.707	100.607	100.507
5.625	104.596	104.496	104.396	5.125	103.552	103.452	103.352	4.625	102.803	102.703	102.603	5.625	102.508	102.408	102.308	4.625	101.146	101.046	100.946
5.750	105.019	104.919	104.819	5.250	103.921	103.821	103.721	4.750	103.062	102.962	102.862	5.750	102.931	102.831	102.731	4.750	101.405	101.305	101.205
5.875	105.303	105.203	105.103	5.375	104.176	104.076	103.976	4.875	103.194	103.094	102.994	5.875	103.215	103.115	103.015	4.875	101.537	101.437	101.337
5.990	105.481	105.381	105.281	5.500	104.426	104.326	104.226	4.990	103.072	102.972	102.872	5.990	103.393	103.293	103.193	4.990	101.165	101.065	100.965
6.000	105.581	105.481	105.381	5.625	104.527	104.427	104.327	5.000	103.172	103.072	102.972	6.000	103.493	103.393	103.293	5.000	101.265	101.165	101.065
6.125	105.477	105.367	105.277	5.750	104.880	104.780	104.680	5.125	103.566	103.466	103.366	6.125	102.398	102.288	102.198	5.125	101.659	101.559	101.459
6.250	105.771	105.661	105.571	5.875	105.237	105.137	105.037	5.250	103.771	103.671	103.571	6.250	102.958	102.848	102.758	5.250	101.864	101.764	101.664
6.375	106.314	106.186	106.114	5.990	105.407	105.307	105.207	5.375	104.000	103.900	103.800	6.375	103.351	103.223	103.151	5.375	102.093	101.993	101.893
6.500	106.373	106.245	106.173	6.000	105.507	105.407	105.307	5.500	102.533	102.433	102.333	6.500	103.260	103.132	103.060	5.500	100.376	100.276	100.176
6.625	106.855	106.727	106.655	6.125	105.180	105.070	104.980	5.625	102.884	102.784	102.684	6.625	103.592	103.464	103.392	5.625	100.727	100.627	100.527
6.750	107.186	107.058	106.986	6.250	105.548	105.437	105.348	5.750	103.179	103.079	102.979	6.750	103.773	103.645	103.573	5.750	101.022	100.922	100.822

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%	97.01 - 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.:

4/23/2019

W. Rate Sheet Dated: 2/22/2019

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 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)