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.: **3/27/2019**
45 Day Lock Exp.: **4/11/2019**
60 Day Lock Exp.: **4/26/2019**

W. Rate Sheet Dated: **2/25/2019** **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	100.340	100.190	100.040	3.750	99.892	99.742	99.592	2.375	95.496	95.346	95.196	3.125	97.332	97.182	97.032
3.875	100.839	100.689	100.539	3.875	100.302	100.152	100.002	2.500	94.445	94.295	94.145	3.250	97.947	97.797	97.647
4.000	101.340	101.190	101.040	4.000	100.668	100.518	100.368	2.625	95.345	95.195	95.045	3.375	98.319	98.169	98.019
4.125	101.834	101.684	101.534	4.125	101.010	100.860	100.710	2.750	97.862	97.712	97.562	3.500	98.684	98.534	98.384
4.250	102.222	102.122	101.997	4.250	101.453	101.353	101.228	2.875	98.311	98.161	98.011	3.625	99.004	98.854	98.704
4.375	102.709	102.609	102.484	4.375	101.788	101.688	101.563	3.000	98.760	98.610	98.460	Margin = 2.250		Index = 2.550	
4.500	103.130	103.030	102.905	4.500	102.131	102.031	101.906	3.125	99.203	99.053	98.903				
4.625	103.508	103.408	103.283	4.625	102.473	102.373	102.248	3.250	99.532	99.382	99.232				
4.750	103.633	103.533	103.433	4.750	102.177	102.077	101.977	3.375	99.977	99.827	99.677				
4.875	103.241	103.141	103.041	4.875	102.551	102.451	102.351	3.500	100.417	100.267	100.117				
5.000	103.785	103.685	103.585	5.000	102.894	102.794	102.694	3.625	100.841	100.691	100.541				
5.125	104.035	103.935	103.835	5.125	103.136	103.036	102.936	3.750	100.800	100.650	100.500				
5.250	103.526	103.426	103.301	5.250	102.716	102.616	102.491	3.875	101.187	101.037	100.887				
5.375	103.683	103.583	103.458	5.375	103.080	102.980	102.855	4.000	101.530	101.380	101.230				
5.500	104.014	103.914	103.789	5.500	103.423	103.323	103.198	4.125	101.850	101.700	101.550				
5.625	104.234	104.134	104.009	5.625	103.515	103.415	103.290	4.250	101.364	101.214	101.064				
5.750	104.773	104.664	104.564	5.750	103.579	103.469	103.369	4.375	101.677	101.527	101.377				
5.875	104.781	104.672	104.572	5.875	103.953	103.843	103.743	4.500	101.997	101.847	101.697				
6.000	105.212	105.102	105.002	6.000	104.296	104.187	104.087	4.625	102.316	102.166	102.016				

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	99.140	98.990	98.840	3.750	98.892	98.742	98.592	2.375	94.496	94.346	94.196	3.125	96.332	96.182	96.032
3.875	99.639	99.489	99.339	3.875	99.302	99.152	99.002	2.500	93.445	93.295	93.145	3.250	96.947	96.797	96.647
4.000	100.140	99.990	99.840	4.000	99.668	99.518	99.368	2.625	94.345	94.195	94.045	3.375	97.319	97.169	97.019
4.125	100.634	100.484	100.334	4.125	100.010	99.860	99.710	2.750	96.862	96.712	96.562	3.500	97.684	97.534	97.384
4.250	100.972	100.872	100.747	4.250	100.453	100.353	100.228	2.875	97.311	97.161	97.011	3.625	98.004	97.854	97.704
4.375	101.459	101.359	101.234	4.375	100.788	100.688	100.563	3.000	97.760	97.610	97.460	Margin = 2.250		Index = 2.550	
4.500	101.880	101.780	101.655	4.500	101.131	101.031	100.906	3.125	98.203	98.053	97.903	**30 Year OTC** "Borrower Paid Only for USDA"			
4.625	102.258	102.158	102.033	4.625	101.473	101.373	101.248	3.250	98.532	98.382	98.232	Rate	30 Day	45 Day	60 Day
4.750	102.383	102.283	102.183	4.750	101.177	101.077	100.977	3.375	98.977	98.827	98.677	4.625	101.108	100.858	100.608
4.875	102.191	102.091	101.991	4.875	101.551	101.451	101.351	3.500	99.417	99.267	99.117	4.750	100.529	100.279	100.029
5.000	102.535	102.435	102.335	5.000	101.894	101.794	101.694	3.625	99.841	99.691	99.541	4.875	100.941	100.691	100.441
5.125	102.955	102.855	102.755	5.125	102.236	102.136	102.036	3.750	99.800	99.650	99.500	5.000	101.285	101.035	100.785
5.250	102.626	102.526	102.401	5.250	101.716	101.616	101.491	3.875	100.187	100.037	99.887	5.125	101.655	101.405	101.155
5.375	102.883	102.783	102.658	5.375	102.080	101.980	101.855	4.000	100.530	100.380	100.230	5.250	101.026	100.776	100.526
5.500	103.164	103.064	102.939	5.500	102.423	102.323	102.198	4.125	100.850	100.700	100.550	5.375	101.383	101.133	100.883
5.625	103.284	103.184	103.059	5.625	102.565	102.465	102.340	4.250	100.364	100.214	100.064	5.500	102.000	101.750	101.500
5.750	103.623	103.514	103.414	5.750	102.579	102.469	102.369	4.375	100.677	100.527	100.377	5.625	102.250	102.000	101.750
5.875	103.631	103.522	103.422	5.875	102.953	102.843	102.743	4.500	100.997	100.847	100.697	5.750	102.500	102.250	102.000
6.000	104.062	103.952	103.852	6.000	103.296	103.187	103.087	4.625	101.316	101.166	101.016	5.875	102.750	102.500	102.250

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		Loan Size Adjuster	
FICO 720 +	0.250	$0 - $49,999	-2.500
FICO 680- 719	0.250	$50,000 - $85,000	-0.500
FICO 660 - 679	0.250	$85,001 - $125,000	-0.500
FICO 640 - 659	0.000	$125,001 - $175,000	-0.125
FICO 620 - 639	-1.000	$175,001 - $275,000	0.000
FICO 600 - 619	-1.500	$275,001 up to HB	0.000
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment

203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate

Today:	2/25/2019	5.250%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"

30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	100.091	99.841	99.591	4.875	99.831	99.581	99.331
5.125	100.805	100.555	100.305	5.125	100.516	100.266	100.016
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	101.656	101.406	101.156	5.875	101.233	100.983	100.733
6.000	102.087	101.837	101.587	6.000	101.576	101.326	101.076
6.125	102.457	102.207	101.957	6.125	101.917	101.667	101.417
6.250	102.750	102.500	102.250	6.250	102.874	102.624	102.374
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	98.358	98.108	97.858
4.750	97.779	97.529	97.279
4.875	98.191	97.941	97.691
5.000	98.535	98.285	98.035
5.125	98.905	98.655	98.405
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 *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)

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**3/27/2019**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**4/11/2019**
		60 Day Lock Exp.:	**4/26/2019**

W. Rate Sheet Dated: **2/25/2019** **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	98.872	98.722	98.572	3.750	98.424	98.274	98.124	2.375	91.996	91.846	91.696	3.125	95.64	95.495	95.345
3.875	99.371	99.221	99.071	3.875	98.833	98.683	98.533	2.500	90.945	90.795	90.645	3.250	96.95	96.797	96.647
4.000	99.871	99.721	99.571	4.000	99.199	99.049	98.899	2.625	91.845	91.695	91.545	3.375	97.32	97.169	97.019
4.125	100.365	100.215	100.065	4.125	99.542	99.392	99.242	2.750	96.174	96.024	95.874	3.500	97.68	97.534	97.384
4.250	100.784	100.684	100.559	4.250	100.016	99.916	99.791	2.875	96.624	96.474	96.324	3.625	98.00	97.854	97.704
4.375	101.271	101.171	101.046	4.375	100.350	100.250	100.125	3.000	97.073	96.923	96.773	Margin = 2.250		Index = 2.550	
4.500	101.692	101.592	101.467	4.500	100.694	100.594	100.469	3.125	97.516	97.366	97.216				
4.625	102.071	101.971	101.846	4.625	101.035	100.935	100.810	3.250	98.532	98.382	98.232				
4.750	101.883	101.783	101.683	4.750	100.427	100.327	100.227	3.375	98.977	98.827	98.677				
4.875	101.491	101.391	101.291	4.875	100.801	100.701	100.601	3.500	99.417	99.267	99.117				
5.000	102.035	101.935	101.835	5.000	101.144	101.044	100.944	3.625	99.841	99.691	99.541				
5.125	102.285	102.185	102.085	5.125	101.386	101.286	101.186	3.750	99.331	99.181	99.031				
5.250	101.495	101.395	101.270	5.250	100.685	100.585	100.460	3.875	99.718	99.568	99.418				
5.375	101.652	101.552	101.427	5.375	101.049	100.949	100.824	4.000	100.061	99.911	99.761				
5.500	101.983	101.883	101.758	5.500	101.392	101.292	101.167	4.125	100.381	100.231	100.081				
5.625	102.203	102.103	101.978	5.625	101.483	101.383	101.258	4.250	99.927	99.777	99.627				
5.750	102.242	102.133	102.033	5.750	101.047	100.938	100.838	4.375	100.239	100.089	99.939				
5.875	102.250	102.140	102.040	5.875	101.421	101.312	101.212	4.500	100.560	100.410	100.260				
6.000	102.681	102.571	102.471	6.000	101.765	101.655	101.555	4.625	100.879	100.729	100.579				

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	97.672	97.522	97.372	3.750	97.424	97.274	97.124	2.375	92.746	92.596	92.446	3.125	94.645	94.495	94.345
3.875	98.171	98.021	97.871	3.875	97.833	97.683	97.533	2.500	91.695	91.545	91.395	3.250	95.947	95.797	95.647
4.000	98.671	98.521	98.371	4.000	98.199	98.049	97.899	2.625	92.595	92.445	92.295	3.375	96.319	96.169	96.019
4.125	99.165	99.015	98.865	4.125	98.542	98.392	98.242	2.750	95.955	95.805	95.655	3.500	96.684	96.534	96.384
4.250	99.534	99.434	99.309	4.250	99.016	98.916	98.791	2.875	96.405	96.255	96.105	3.625	97.004	96.854	96.704
4.375	100.021	99.921	99.796	4.375	99.350	99.250	99.125	3.000	96.854	96.704	96.554	Margin = 2.250		Index = 2.550	
4.500	100.442	100.342	100.217	4.500	99.694	99.594	99.469	3.125	97.297	97.147	96.997	**30 Year OTC** "Borrower Paid Only for USDA"			
4.625	100.821	100.721	100.596	4.625	100.035	99.935	99.810	3.250	97.438	97.288	97.138	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.750	100.633	100.533	100.433	4.750	99.427	99.327	99.227	3.375	97.883	97.733	97.583	4.625	99.671	99.421	99.171
4.875	100.441	100.341	100.241	4.875	99.801	99.701	99.601	3.500	98.323	98.173	98.023	4.750	98.779	98.529	98.279
5.000	100.785	100.685	100.585	5.000	100.144	100.044	99.944	3.625	98.747	98.597	98.447	4.875	99.191	98.941	98.691
5.125	101.205	101.105	101.005	5.125	100.486	100.386	100.286	3.750	98.550	98.400	98.250	5.000	99.535	99.285	99.035
5.250	100.595	100.495	100.370	5.250	99.685	99.585	99.460	3.875	98.937	98.787	98.637	5.125	99.905	99.655	99.405
5.375	100.852	100.752	100.627	5.375	100.049	99.949	99.824	4.000	99.280	99.130	98.980	5.250	98.995	98.745	98.495
5.500	101.133	101.033	100.908	5.500	100.392	100.292	100.167	4.125	99.600	99.450	99.300	5.375	99.352	99.102	98.852
5.625	101.253	101.153	101.028	5.625	100.533	100.433	100.308	4.250	98.802	98.652	98.502	5.500	99.969	99.719	99.469
5.750	101.092	100.983	100.883	5.750	100.047	99.938	99.838	4.375	99.114	98.964	98.814	5.625	100.219	99.969	99.719
5.875	101.100	100.990	100.890	5.875	100.421	100.312	100.212	4.500	99.435	99.285	99.135	5.750	99.969	99.719	99.469
6.000	101.531	101.421	101.321	6.000	100.765	100.655	100.555	4.625	99.754	99.604	99.454	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:	2/25/2019	5.250%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"

30/25 Year				20 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.875	98.341	98.091	97.841	4.875	98.081	97.831	97.581
5.125	99.055	98.805	98.555	5.125	98.766	98.516	98.266
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	99.125	98.875	98.625	5.875	98.701	98.451	98.201
6.000	99.556	99.306	99.056	6.000	99.045	98.795	98.545
6.125	99.926	99.676	99.426	6.125	99.386	99.136	98.886
6.250	99.250	99.000	98.750	6.250	99.374	99.124	98.874
Lender paid price cap after comp plan = 100.000							

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"

Rate	**30 Day**	**45 Day**	**60 Day**
4.625	96.921	96.671	96.421
4.750	96.029	95.779	95.529
4.875	96.441	96.191	95.941
5.000	96.785	96.535	96.285
5.125	97.155	96.905	96.655
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 *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)

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.: **3/27/2019**
45 Day Lock Exp.: **4/11/2019**
60 Day Lock Exp.: **4/26/2019**

W. Rate Sheet Dated: **2/25/2019** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
4.375	100.979	100.879	100.779
4.500	101.486	101.386	101.286
4.625	101.796	101.696	101.596
4.750	102.232	102.132	102.032
4.875	102.691	102.591	102.491
4.990	102.956	102.856	102.756
5.000	103.056	102.956	102.856
5.125	103.347	103.247	103.147
5.250	103.562	103.462	103.362
5.375	103.866	103.766	103.666
5.500	104.126	104.026	103.926
5.625	104.341	104.241	104.141
5.750	104.868	104.768	104.668
5.875	105.051	104.951	104.851
5.990	105.161	105.061	104.961
6.000	105.261	105.161	105.061
6.125	105.821	105.721	105.621
6.250	106.070	105.970	105.870
6.375	105.747	105.614	105.547

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
4.375	100.252	100.152	100.052
4.500	100.813	100.713	100.613
4.625	101.158	101.058	100.958
4.750	101.972	101.872	101.772
4.875	102.491	102.391	102.291
4.990	102.795	102.695	102.595
5.000	102.895	102.795	102.695
5.125	103.222	103.122	103.022
5.250	103.693	103.593	103.493
5.375	104.038	103.938	103.838
5.500	104.327	104.227	104.127
5.625	104.565	104.465	104.365
5.750	105.211	105.111	105.011
5.875	105.563	105.463	105.363
5.990	105.749	105.649	105.549
6.000	105.849	105.749	105.649
6.125	106.121	106.021	105.921
6.250	106.324	106.224	106.124
6.375	106.255	106.122	106.055

30/25 Year >125

Rate	30 Day	45 Day	60 Day
4.375	100.065	99.965	99.865
4.500	100.626	100.526	100.426
4.625	101.102	101.002	100.902
4.750	101.968	101.868	101.768
4.875	102.491	102.391	102.291
4.990	102.795	102.695	102.595
5.000	102.895	102.795	102.695
5.125	103.222	103.122	103.022
5.250	103.783	103.683	103.583
5.375	104.131	104.031	103.931
5.500	104.421	104.321	104.221
5.625	104.659	104.559	104.459
5.750	105.270	105.170	105.070
5.875	105.625	105.525	105.425
5.990	105.811	105.711	105.611
6.000	105.911	105.811	105.711
6.125	106.183	106.083	105.983
6.250	106.386	106.286	106.186
6.375	106.333	106.233	106.133

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
4.375	100.185	100.085	99.985
4.500	100.714	100.614	100.514
4.625	100.975	100.875	100.775
4.750	101.190	101.090	100.990
4.875	101.631	101.531	101.431
4.990	102.013	101.913	101.813
5.000	102.113	102.013	101.913
5.125	102.025	101.925	101.825
5.250	102.495	102.395	102.295
5.375	102.579	102.479	102.379
5.500	103.025	102.925	102.825
5.625	102.963	102.863	102.763
5.750	103.182	103.082	102.982
5.875	102.571	102.471	102.371
5.990	102.928	102.828	102.728
6.000	103.028	102.928	102.828
6.125	103.269	103.169	103.069
6.250	103.492	103.392	103.292
6.375	101.400	101.267	101.200

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
4.375	99.458	99.358	99.258
4.500	100.041	99.941	99.841
4.625	100.337	100.237	100.137
4.750	100.930	100.830	100.730
4.875	101.431	101.331	101.231
4.990	101.852	101.752	101.652
5.000	101.952	101.852	101.752
5.125	101.900	101.800	101.700
5.250	102.495	102.395	102.295
5.375	102.579	102.479	102.379
5.500	103.025	102.925	102.825
5.625	102.963	102.863	102.763
5.750	103.182	103.082	102.982
5.875	102.571	102.471	102.371
5.990	102.928	102.828	102.728
6.000	103.028	102.928	102.828
6.125	103.269	103.169	103.069
6.250	103.492	103.392	103.292
6.375	101.400	101.267	101.200

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
4.375	99.271	99.171	99.071
4.500	99.854	99.754	99.654
4.625	100.281	100.181	100.081
4.750	100.926	100.826	100.726
4.875	101.431	101.331	101.231
4.990	101.852	101.752	101.652
5.000	101.952	101.852	101.752
5.125	101.900	101.800	101.700
5.250	102.495	102.395	102.295
5.375	102.579	102.479	102.379
5.500	103.025	102.925	102.825
5.625	102.963	102.863	102.763
5.750	103.182	103.082	102.982
5.875	102.571	102.471	102.371
5.990	102.928	102.828	102.728
6.000	103.028	102.928	102.828
6.125	103.269	103.169	103.069
6.250	103.492	103.392	103.292
6.375	101.400	101.300	101.200

20 Year

Rate	30 Day	45 Day	60 Day
4.625	102.091	101.991	101.891
4.750	102.535	102.435	102.335
4.875	102.980	102.880	102.780
4.990	103.058	102.958	102.858
5.000	103.158	103.058	102.958
5.125	103.376	103.276	103.176
5.250	103.718	103.618	103.518
5.375	103.919	103.819	103.719
5.500	104.139	104.039	103.939
5.625	104.312	104.212	104.112
5.750	104.600	104.500	104.400
5.875	104.829	104.729	104.629
5.990	104.930	104.830	104.730
6.000	105.030	104.930	104.830
6.125	105.226	105.126	105.026
6.250	105.083	104.951	104.883
6.375	105.303	105.171	105.103
6.500	105.409	105.276	105.209
6.625	105.490	105.358	105.290

20 Year 105-125

Rate	30 Day	45 Day	60 Day
4.625	101.558	101.458	101.358
4.750	101.822	101.722	101.622
4.875	102.323	102.223	102.123
4.990	102.600	102.500	102.400
5.000	102.700	102.600	102.500
5.125	103.007	102.907	102.807
5.250	103.116	103.016	102.916
5.375	103.401	103.301	103.201
5.500	103.678	103.578	103.478
5.625	103.911	103.811	103.711
5.750	104.399	104.299	104.199
5.875	104.708	104.608	104.508
5.990	104.881	104.781	104.681
6.000	104.981	104.881	104.781
6.125	105.251	105.151	105.051
6.250	104.881	104.748	104.681
6.375	105.179	105.046	104.979
6.500	105.338	105.205	105.138
6.625	105.463	105.330	105.263

20 Year >125

Rate	30 Day	45 Day	60 Day
4.625	101.495	101.295	101.295
4.750	101.759	101.559	101.559
4.875	102.260	102.060	102.060
4.990	102.537	102.337	102.337
5.000	102.637	102.437	102.437
5.125	102.944	102.744	102.744
5.250	102.960	102.760	102.760
5.375	103.245	103.045	103.045
5.500	103.522	103.322	103.322
5.625	103.755	103.555	103.555
5.750	104.180	103.980	103.980
5.875	104.489	104.289	104.289
5.990	104.662	104.462	104.462
6.000	104.762	104.562	104.562
6.125	105.032	104.832	104.832
6.250	104.663	104.463	104.463
6.375	104.960	104.760	104.760
6.500	105.120	104.920	104.920
6.625	105.244	105.044	105.044

15 Year

Rate	30 Day	45 Day	60 Day
3.375	99.113	99.013	98.913
3.500	99.619	99.519	99.419
3.625	100.072	99.972	99.872
3.750	100.373	100.273	100.173
3.875	100.788	100.688	100.588
3.990	101.141	101.041	100.941
4.000	101.241	101.141	101.041
4.125	101.679	101.579	101.479
4.250	102.106	102.006	101.906
4.375	102.521	102.421	102.321
4.500	102.893	102.793	102.693
4.625	102.611	102.511	102.411
4.750	102.821	102.721	102.621
4.875	103.062	102.962	102.862
4.990	103.118	103.018	102.918
5.000	103.218	103.118	103.018
5.125	103.279	103.179	103.079
5.250	103.478	103.378	103.278
5.375	103.673	103.573	103.473

15 Year 105-125

Rate	30 Day	45 Day	60 Day
4.375	99.271	99.171	99.071
4.500	99.854	99.754	99.654
4.625	100.281	100.181	100.081
4.750	100.926	100.826	100.726
4.875	101.431	101.331	101.231
4.990	101.852	101.752	101.652
5.000	101.952	101.852	101.752
5.125	101.900	101.800	101.700
5.250	102.495	102.395	102.295
5.375	102.579	102.479	102.379
5.500	103.025	102.925	102.825
5.625	102.963	102.863	102.763
5.750	103.182	103.082	102.982
5.875	102.571	102.471	102.371
5.990	102.928	102.828	102.728
6.000	103.028	102.928	102.828
6.125	103.269	103.169	103.069
6.250	103.492	103.392	103.292
6.375	101.400	101.300	101.200

15 Year >125

Rate	30 Day	45 Day	60 Day
4.625	102.091	101.991	101.891
4.750	102.535	102.435	102.335
4.875	102.980	102.880	102.780
4.990	103.058	102.958	102.858
5.000	103.158	103.058	102.958
5.125	103.376	103.276	103.176
5.250	103.718	103.618	103.518
5.375	103.919	103.819	103.719
5.500	104.139	104.039	103.939
5.625	104.312	104.212	104.112
5.750	104.600	104.500	104.400
5.875	104.829	104.729	104.629
5.990	104.930	104.830	104.730
6.000	105.030	104.930	104.830
6.125	105.226	105.126	105.026
6.250	105.083	104.951	104.883
6.375	105.303	105.171	105.103
6.500	105.409	105.276	105.209
6.625	105.490	105.358	105.290

15 Year High Balance

Rate	30 Day	45 Day	60 Day
4.625	101.558	101.458	101.358
4.750	101.822	101.722	101.622
4.875	102.323	102.223	102.123
4.990	102.600	102.500	102.400
5.000	102.700	102.600	102.500
5.125	103.007	102.907	102.807
5.250	103.116	103.016	102.916
5.375	103.401	103.301	103.201
5.500	103.678	103.578	103.478
5.625	103.911	103.811	103.711
5.750	104.399	104.299	104.199
5.875	104.708	104.608	104.508
5.990	104.881	104.781	104.681
6.000	104.981	104.881	104.781
6.125	105.251	105.151	105.051
6.250	104.881	104.748	104.681
6.375	105.179	105.046	104.979
6.500	105.338	105.205	105.138
6.625	105.463	105.330	105.263

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
4.625	101.495	101.295	101.295
4.750	101.759	101.559	101.559
4.875	102.260	102.060	102.060
4.990	102.537	102.337	102.337
5.000	102.637	102.437	102.437
5.125	102.944	102.744	102.744
5.250	102.960	102.760	102.760
5.375	103.245	103.045	103.045
5.500	103.522	103.322	103.322
5.625	103.755	103.555	103.555
5.750	104.180	103.980	103.980
5.875	104.489	104.289	104.289
5.990	104.662	104.462	104.462
6.000	104.762	104.562	104.562
6.125	105.032	104.832	104.832
6.250	104.663	104.463	104.463
6.375	104.960	104.760	104.760
6.500	105.120	104.920	104.920
6.625	105.244	105.044	105.044

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
3.375	99.113	99.013	98.913
3.500	99.619	99.519	99.419
3.625	100.072	99.972	99.872
3.750	100.373	100.273	100.173
3.875	100.788	100.688	100.588
3.990	101.141	101.041	100.941
4.000	101.241	101.141	101.041
4.125	101.679	101.579	101.479
4.250	102.106	102.006	101.906
4.375	102.521	102.421	102.321
4.500	102.893	102.793	102.693
4.625	102.611	102.511	102.411
4.750	102.821	102.721	102.621
4.875	103.062	102.962	102.862
4.990	103.118	103.018	102.918
5.000	103.218	103.118	103.018
5.125	103.279	103.179	103.079
5.250	103.478	103.378	103.278
5.375	103.673	103.573	103.473

10 Year

Rate	30 Day	45 Day	60 Day
3.375	99.229	99.029	99.029
3.500	99.554	99.354	99.354
3.625	99.855	99.655	99.655
3.750	100.679	100.479	100.479
3.875	100.973	100.773	100.773
3.990	101.150	100.950	100.950
4.000	101.250	101.050	101.050
4.125	101.494	101.294	101.294
4.250	101.704	101.504	101.504
4.375	101.905	101.705	101.705
4.500	102.076	101.876	101.876
4.625	102.245	102.045	102.045
4.750	102.456	102.256	102.256
4.875	102.654	102.454	102.454
4.990	102.718	102.518	102.518
5.000	102.818	102.618	102.618
5.125	102.717	102.517	102.517
5.250	102.917	102.717	102.717
5.375	103.117	102.917	102.917

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%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500

Cash-Out Refinance*

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

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%	>97.00%
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicableto MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
** Not applicable to detached Condominium units (identified by SFC 588).

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	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 HB	0.125

High LTV Refi Option LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*

Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following LLPA's: State; Extension; Loan Size

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

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.

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.: 3/27/2019
45 Day Lock Exp.: 4/11/2019
60 Day Lock Exp.: 4/26/2019

W. Rate Sheet Dated: 2/25/2019 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year

Rate	30 Day	45 Day	60 Day
4.750	102.730	102.630	102.530
4.875	103.284	103.184	103.084
4.990	103.363	103.263	103.163
5.000	103.463	103.363	103.263
5.125	103.608	103.508	103.408
5.250	103.987	103.887	103.787
5.375	104.284	104.184	104.084
5.500	104.563	104.463	104.363
5.625	104.584	104.484	104.384
5.750	105.005	104.905	104.805
5.875	105.287	105.187	105.087
5.990	105.466	105.366	105.266
6.000	105.566	105.466	105.366
6.125	105.465	105.355	105.265
6.250	105.759	105.649	105.559
6.375	106.310	106.182	106.110
6.500	106.949	106.821	106.749
6.625	107.371	107.243	107.171
6.750	107.641	107.513	107.441

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
4.750	102.480	102.380	102.280
4.875	103.034	102.934	102.834
4.990	102.863	102.763	102.663
5.000	102.963	102.863	102.763
5.125	103.108	103.008	102.908
5.250	103.487	103.387	103.287
5.375	104.284	104.184	104.084
5.500	104.563	104.463	104.363
5.625	104.584	104.484	104.384
5.750	105.005	104.905	104.805
5.875	105.287	105.187	105.087
5.990	105.466	105.366	105.266
6.000	105.566	105.466	105.366
6.125	105.465	105.355	105.265
6.250	105.759	105.649	105.559
6.375	106.310	106.182	106.110
6.500	106.949	106.821	106.749
6.625	107.371	107.243	107.171
6.750	107.641	107.513	107.441

30/25 Year >125

Rate	30 Day	45 Day	60 Day
4.750	102.480	102.380	102.280
4.875	103.034	102.934	102.834
4.990	102.863	102.763	102.663
5.000	102.963	102.863	102.763
5.125	103.108	103.008	102.908
5.250	103.487	103.387	103.287
5.375	104.284	104.184	104.084
5.500	104.563	104.463	104.363
5.625	104.584	104.484	104.384
5.750	105.005	104.905	104.805
5.875	105.287	105.187	105.087
5.990	105.466	105.366	105.266
6.000	105.566	105.466	105.366
6.125	105.465	105.355	105.265
6.250	105.759	105.649	105.559
6.375	106.310	106.182	106.110
6.500	106.949	106.821	106.749
6.625	107.371	107.243	107.171
6.750	107.641	107.513	107.441

30/25 Year SC

Rate	30 Day	45 Day	60 Day
4.750	101.563	101.463	101.363
4.875	102.117	102.017	101.917
4.990	102.196	102.096	101.996
5.000	102.296	102.196	102.096
5.125	101.964	101.864	101.764
5.250	102.343	102.243	102.143
5.375	102.640	102.540	102.440
5.500	102.919	102.819	102.719
5.625	102.541	102.441	102.341
5.750	102.962	102.862	102.762
5.875	103.244	103.144	103.044
5.990	103.423	103.323	103.223
6.000	103.523	103.423	103.323
6.125	102.402	102.292	102.202
6.250	102.946	102.836	102.746
6.375	103.347	103.219	103.147
6.500	103.836	103.708	103.636
6.625	104.108	103.980	103.908
6.750	104.228	104.100	104.028

30/25 Year SC 105-125

Rate	30 Day	45 Day	60 Day
4.750	101.313	101.213	101.113
4.875	101.867	101.767	101.667
4.990	101.696	101.596	101.496
5.000	101.796	101.696	101.596
5.125	101.464	101.364	101.264
5.250	101.843	101.743	101.643
5.375	102.640	102.540	102.440
5.500	102.919	102.819	102.719
5.625	102.541	102.441	102.341
5.750	102.962	102.862	102.762
5.875	103.244	103.144	103.044
5.990	103.423	103.323	103.223
6.000	103.523	103.423	103.323
6.125	102.402	102.292	102.202
6.250	102.946	102.836	102.746
6.375	103.347	103.219	103.147
6.500	103.836	103.708	103.636
6.625	104.108	103.980	103.908
6.750	104.228	104.100	104.028

30/25 Year SC >125

Rate	30 Day	45 Day	60 Day
4.750	101.313	101.213	101.113
4.875	101.867	101.767	101.667
4.990	101.696	101.596	101.496
5.000	101.796	101.696	101.596
5.125	101.464	101.364	101.264
5.250	101.843	101.743	101.643
5.375	102.640	102.540	102.440
5.500	102.919	102.819	102.719
5.625	102.541	102.441	102.341
5.750	102.962	102.862	102.762
5.875	103.244	103.144	103.044
5.990	103.423	103.323	103.223
6.000	103.523	103.423	103.323
6.125	102.402	102.292	102.202
6.250	102.946	102.836	102.746
6.375	103.347	103.219	103.147
6.500	103.836	103.708	103.636
6.625	104.108	103.980	103.908
6.750	104.228	104.100	104.028

20 Year

Rate	30 Day	45 Day	60 Day
4.250	101.202	101.102	101.002
4.375	101.655	101.555	101.455
4.500	102.091	101.991	101.891
4.625	102.394	102.294	102.194
4.750	102.912	102.812	102.712
4.875	103.250	103.150	103.050
4.990	103.297	103.197	103.097
5.000	103.397	103.297	103.197
5.125	103.533	103.433	103.333
5.250	103.900	103.800	103.700
5.375	104.153	104.053	103.953
5.500	104.401	104.301	104.201
5.625	104.536	104.436	104.336
5.750	104.887	104.787	104.687
5.875	105.243	105.143	105.043
5.990	105.412	105.312	105.212
6.000	105.512	105.412	105.312
6.125	105.188	105.078	104.988
6.250	105.555	105.444	105.355

20 Year 105-125

Rate	30 Day	45 Day	60 Day
4.250	101.577	101.477	101.377
4.375	102.030	101.930	101.830
4.500	102.466	102.366	102.266
4.625	102.769	102.669	102.569
4.750	103.287	103.187	103.087
4.875	103.625	103.525	103.425
4.990	103.422	103.322	103.222
5.000	103.522	103.422	103.322
5.125	103.658	103.558	103.458
5.250	104.025	103.925	103.825
5.375	104.153	104.053	103.953
5.500	104.401	104.301	104.201
5.625	104.536	104.436	104.336
5.750	104.887	104.787	104.687
5.875	105.243	105.143	105.043
5.990	105.412	105.312	105.212
6.000	105.512	105.412	105.312
6.125	105.188	105.078	104.988
6.250	105.555	105.444	105.355

20 Year >125

Rate	30 Day	45 Day	60 Day
4.250	101.577	101.477	101.377
4.375	102.030	101.930	101.830
4.500	102.466	102.366	102.266
4.625	102.769	102.669	102.569
4.750	103.287	103.187	103.087
4.875	103.625	103.525	103.425
4.990	103.422	103.322	103.222
5.000	103.522	103.422	103.322
5.125	103.658	103.558	103.458
5.250	104.025	103.925	103.825
5.375	104.153	104.053	103.953
5.500	104.401	104.301	104.201
5.625	104.536	104.436	104.336
5.750	104.887	104.787	104.687
5.875	105.243	105.143	105.043
5.990	105.412	105.312	105.212
6.000	105.512	105.412	105.312
6.125	105.188	105.078	104.988
6.250	105.555	105.444	105.355

15 Year

Rate	30 Day	45 Day	60 Day
3.750	100.712	100.612	100.512
3.875	101.255	101.155	101.055
3.990	101.528	101.428	101.328
4.000	101.628	101.528	101.428
4.125	102.061	101.961	101.861
4.250	102.333	102.233	102.133
4.375	102.721	102.621	102.521
4.500	102.388	102.288	102.188
4.625	102.824	102.724	102.624
4.750	103.084	102.984	102.884
4.875	103.215	103.115	103.015
4.990	103.073	102.973	102.873
5.000	103.173	103.073	102.973
5.125	103.566	103.466	103.366
5.250	103.769	103.669	103.569
5.375	103.995	103.895	103.795
5.500	102.502	102.402	102.302
5.625	102.851	102.751	102.651
5.750	103.144	103.044	102.944

15 Year 105-125

Rate	30 Day	45 Day	60 Day
3.750	101.212	101.112	101.012
3.875	101.505	101.405	101.305
3.990	101.778	101.678	101.578
4.000	101.878	101.778	101.678
4.125	102.311	102.211	102.111
4.250	102.583	102.483	102.383
4.375	102.721	102.621	102.521
4.500	102.388	102.288	102.188
4.625	102.824	102.724	102.624
4.750	103.084	102.984	102.884
4.875	103.215	103.115	103.015
4.990	103.073	102.973	102.873
5.000	103.173	103.073	102.973
5.125	103.566	103.466	103.366
5.250	103.769	103.669	103.569
5.375	103.995	103.895	103.795
5.500	102.502	102.402	102.302
5.625	102.851	102.751	102.651
5.750	103.144	103.044	102.944

15 Year >125

Rate	30 Day	45 Day	60 Day
3.750	101.212	101.112	101.012
3.875	101.505	101.405	101.305
3.990	101.778	101.678	101.578
4.000	101.878	101.778	101.678
4.125	102.311	102.211	102.111
4.250	102.583	102.483	102.383
4.375	102.721	102.621	102.521
4.500	102.388	102.288	102.188
4.625	102.824	102.724	102.624
4.750	103.084	102.984	102.884
4.875	103.215	103.115	103.015
4.990	103.073	102.973	102.873
5.000	103.173	103.073	102.973
5.125	103.566	103.466	103.366
5.250	103.769	103.669	103.569
5.375	103.995	103.895	103.795
5.500	102.502	102.402	102.302
5.625	102.851	102.751	102.651
5.750	103.144	103.044	102.944

15 Year SC

Rate	30 Day	45 Day	60 Day
3.750	100.153	100.053	99.953
3.875	100.696	100.596	100.496
3.990	100.471	100.371	100.271
4.000	100.571	100.471	100.371
4.125	101.004	100.904	100.804
4.250	101.276	101.176	101.076
4.375	101.664	101.564	101.464
4.500	100.731	100.631	100.531
4.625	101.167	101.067	100.967
4.750	101.427	101.327	101.227
4.875	101.558	101.458	101.358
4.990	101.166	101.066	100.966
5.000	101.266	101.166	101.066
5.125	101.659	101.559	101.459
5.250	101.862	101.762	101.662
5.375	102.088	101.988	101.888
5.500	100.345	100.245	100.145
5.625	100.694	100.594	100.494
5.750	100.987	100.887	100.787

15 Year SC 105-125

Rate	30 Day	45 Day	60 Day
3.750	100.653	100.553	100.453
3.875	100.946	100.846	100.746
3.990	100.721	100.621	100.521
4.000	100.821	100.721	100.621
4.125	101.254	101.154	101.054
4.250	101.526	101.426	101.326
4.375	101.664	101.564	101.464
4.500	100.731	100.631	100.531
4.625	101.167	101.067	100.967
4.750	101.427	101.327	101.227
4.875	101.558	101.458	101.358
4.990	101.166	101.066	100.966
5.000	101.266	101.166	101.066
5.125	101.659	101.559	101.459
5.250	101.862	101.762	101.662
5.375	102.088	101.988	101.888
5.500	100.345	100.245	100.145
5.625	100.694	100.594	100.494
5.750	100.987	100.887	100.787

15 Year SC >125

Rate	30 Day	45 Day	60 Day
3.750	100.653	100.553	100.453
3.875	100.946	100.846	100.746
3.990	100.721	100.621	100.521
4.000	100.821	100.721	100.621
4.125	101.254	101.154	101.054
4.250	101.526	101.426	101.326
4.375	101.664	101.564	101.464
4.500	100.731	100.631	100.531
4.625	101.167	101.067	100.967
4.750	101.427	101.327	101.227
4.875	101.558	101.458	101.358
4.990	101.166	101.066	100.966
5.000	101.266	101.166	101.066
5.125	101.659	101.559	101.459
5.250	101.862	101.762	101.662
5.375	102.088	101.988	101.888
5.500	100.345	100.245	100.145
5.625	100.694	100.594	100.494
5.750	100.987	100.887	100.787

Applicable for all mortgages with terms greater than 15 years

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%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500	-3.500

Cash Out Refi

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

Program 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 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are not subject to the Second Home Adj.

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	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

Subordination

LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	-1.875	-1.875

Subordination Enhanced Reflief Refi

LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Reflief Refi LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01-95.00%	0.750	2.000
		>95.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	90.01-100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

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.

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.: 3/27/2019
45 Day Lock Exp.: 4/11/2019
60 Day Lock Exp.: 4/26/2019

W. Rate Sheet Dated: 2/25/2019 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Home Possible

30/25 Year				20 Year				15 Year			
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	4.250	101.102	101.002	100.902	3.750	100.667	100.567	100.467
4.875	103.267	103.167	103.067	4.375	101.555	101.455	101.355	3.875	101.212	101.112	101.012
4.990	103.350	103.250	103.150	4.500	101.992	101.892	101.792	3.990	101.465	101.365	101.265
5.000	103.450	103.350	103.250	4.625	102.343	102.243	102.143	4.000	101.565	101.465	101.365
5.125	103.605	103.505	103.405	4.750	102.863	102.763	102.663	4.125	102.000	101.900	101.800
5.250	103.997	103.897	103.797	4.875	103.203	103.103	103.003	4.250	102.273	102.173	102.073
5.375	104.266	104.166	104.066	4.990	103.252	103.152	103.052	4.375	102.662	102.562	102.462
5.500	104.546	104.446	104.346	5.000	103.352	103.252	103.152	4.500	102.388	102.288	102.188
5.625	104.588	104.488	104.388	5.125	103.490	103.390	103.290	4.625	102.827	102.727	102.627
5.750	105.010	104.910	104.810	5.250	103.859	103.759	103.659	4.750	103.086	102.986	102.886
5.875	105.295	105.195	105.095	5.375	104.113	104.013	103.913	4.875	103.217	103.117	103.017
5.990	105.473	105.373	105.273	5.500	104.363	104.263	104.163	4.990	103.072	102.972	102.872
6.000	105.573	105.473	105.373	5.625	104.519	104.419	104.319	5.000	103.172	103.072	102.972
6.125	105.469	105.359	105.269	5.750	104.872	104.772	104.672	5.125	103.566	103.466	103.366
6.250	105.764	105.654	105.564	5.875	105.229	105.129	105.029	5.250	103.771	103.671	103.571
6.375	106.311	106.183	106.111	5.990	105.399	105.299	105.199	5.375	104.000	103.900	103.800
6.500	106.373	106.245	106.173	6.000	105.499	105.399	105.299	5.500	102.502	102.402	102.302
6.625	106.855	106.727	106.655	6.125	105.173	105.062	104.973	5.625	102.852	102.752	102.652
6.750	107.186	107.058	106.986	6.250	105.540	105.430	105.340	5.750	103.148	103.048	102.948

Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	101.544	101.444	101.344	3.750	100.108	100.008	99.908
4.875	102.100	102.000	101.900	3.875	100.653	100.553	100.453
4.990	102.183	102.083	101.983	3.990	100.408	100.308	100.208
5.000	102.283	102.183	102.083	4.000	100.508	100.408	100.308
5.125	101.961	101.861	101.761	4.125	100.943	100.843	100.743
5.250	102.353	102.253	102.153	4.250	101.216	101.116	101.016
5.375	102.622	102.522	102.422	4.375	101.605	101.505	101.405
5.500	102.902	102.802	102.702	4.500	100.731	100.631	100.531
5.625	102.545	102.445	102.345	4.625	101.170	101.070	100.970
5.750	102.967	102.867	102.767	4.750	101.429	101.329	101.229
5.875	103.252	103.152	103.052	4.875	101.560	101.460	101.360
5.990	103.430	103.330	103.230	4.990	101.165	101.065	100.965
6.000	103.530	103.430	103.330	5.000	101.265	101.165	101.065
6.125	102.406	102.296	102.206	5.125	101.659	101.559	101.459
6.250	102.951	102.841	102.751	5.250	101.864	101.764	101.664
6.375	103.348	103.220	103.148	5.375	102.093	101.993	101.893
6.500	103.260	103.132	103.060	5.500	100.345	100.245	100.145
6.625	103.592	103.464	103.392	5.625	100.695	100.595	100.495
6.750	103.773	103.645	103.573	5.750	100.991	100.891	100.791

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.

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.: **3/27/2019**
45 Day Lock Exp.: **4/11/2019**
60 Day Lock Exp.: **4/26/2019**

W. Rate Sheet Dated: 2/25/2019 **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

[1]Full Am. [2]ARMs 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)