



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/28/2019

45 Day Lock Exp.: 4/12/2019

60 Day Lock Exp.: 4/29/2019

W. Rate Sheet Dated: 2/26/2019

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	100.372	100.222	100.072	3.750	99.924	99.774	99.624	2.375	95.511	95.361	95.211	3.125	97.332	97.182	97.032
3.875	100.871	100.721	100.571	3.875	100.333	100.183	100.033	2.500	94.461	94.311	94.161	3.250	97.947	97.797	97.647
4.000	101.371	101.221	101.071	4.000	100.699	100.549	100.399	2.625	95.361	95.211	95.061	3.375	98.319	98.169	98.019
4.125	101.865	101.715	101.565	4.125	101.042	100.892	100.742	2.750	97.893	97.743	97.593	3.500	98.684	98.534	98.384
4.250	102.253	102.153	102.053	4.250	101.484	101.384	101.284	2.875	98.342	98.192	98.042	3.625	99.004	98.854	98.704
4.375	102.740	102.640	102.540	4.375	101.819	101.719	101.619	3.000	98.792	98.642	98.492	Margin = 2.250		Index = 2.550	
4.500	103.161	103.061	102.961	4.500	102.162	102.062	101.962	3.125	99.234	99.084	98.934				
4.625	103.539	103.439	103.339	4.625	102.504	102.404	102.304	3.250	99.547	99.397	99.247				
4.750	103.664	103.564	103.464	4.750	102.177	102.077	101.977	3.375	99.992	99.842	99.692				
4.875	103.241	103.141	103.041	4.875	102.551	102.451	102.351	3.500	100.432	100.282	100.132				
5.000	103.785	103.685	103.585	5.000	102.894	102.794	102.694	3.625	100.856	100.706	100.556				
5.125	104.035	103.935	103.835	5.125	103.136	103.036	102.936	3.750	100.847	100.697	100.547				
5.250	103.495	103.395	103.270	5.250	102.685	102.585	102.460	3.875	101.233	101.083	100.933				
5.375	103.652	103.552	103.427	5.375	103.049	102.949	102.824	4.000	101.577	101.427	101.277				
5.500	103.983	103.883	103.758	5.500	103.392	103.292	103.167	4.125	101.897	101.747	101.597				
5.625	104.203	104.103	103.978	5.625	103.483	103.383	103.258	4.250	101.415	101.265	101.115				
5.750	104.711	104.602	104.383	5.750	103.516	103.407	103.188	4.375	101.727	101.577	101.427				
5.875	104.718	104.609	104.390	5.875	103.890	103.781	103.562	4.500	102.048	101.898	101.748				
6.000	105.149	105.040	104.821	6.000	104.233	104.124	103.905	4.625	102.367	102.217	102.067				

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	99.172	99.022	98.872	3.750	98.924	98.774	98.624	2.375	94.511	94.361	94.211	3.125	96.332	96.182	96.032
3.875	99.671	99.521	99.371	3.875	99.333	99.183	99.033	2.500	93.461	93.311	93.161	3.250	96.947	96.797	96.647
4.000	100.171	100.021	99.871	4.000	99.699	99.549	99.399	2.625	94.361	94.211	94.061	3.375	97.319	97.169	97.019
4.125	100.665	100.515	100.365	4.125	100.042	99.892	99.742	2.750	96.893	96.743	96.593	3.500	97.684	97.534	97.384
4.250	101.003	100.903	100.803	4.250	100.484	100.384	100.284	2.875	97.342	97.192	97.042	3.625	98.004	97.854	97.704
4.375	101.490	101.390	101.290	4.375	100.819	100.719	100.619	3.000	97.792	97.642	97.492	Margin = 2.250		Index = 2.550	
4.500	101.911	101.811	101.711	4.500	101.162	101.062	100.962	3.125	98.234	98.084	97.934	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.289	102.189	102.089	4.625	101.504	101.404	101.304	3.250	98.547	98.397	98.247	Rate	30 Day	45 Day	60 Day
4.750	102.414	102.314	102.214	4.750	101.177	101.077	100.977	3.375	98.992	98.842	98.692	4.625	101.139	100.889	100.639
4.875	102.191	102.091	101.991	4.875	101.551	101.451	101.351	3.500	99.432	99.282	99.132	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	99.856	99.706	99.556	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	99.847	99.697	99.547	5.000	101.285	101.035	100.785
5.250	102.595	102.495	102.370	5.250	101.685	101.585	101.460	3.875	100.233	100.083	99.933	5.125	101.655	101.405	101.155
5.375	102.852	102.752	102.627	5.375	102.049	101.949	101.824	4.000	100.577	100.427	100.277	5.250	100.995	100.745	100.495
5.500	103.133	103.033	102.908	5.500	102.392	102.292	102.167	4.125	100.897	100.747	100.597	5.375	101.352	101.102	100.852
5.625	103.253	103.153	103.028	5.625	102.533	102.433	102.308	4.250	100.415	100.265	100.115	5.500	102.000	101.750	101.500
5.750	103.561	103.452	103.233	5.750	102.516	102.407	102.188	4.375	100.727	100.577	100.427	5.625	102.250	102.000	101.750
5.875	103.568	103.459	103.240	5.875	102.890	102.781	102.562	4.500	101.048	100.898	100.748	5.750	102.500	102.250	102.000
6.000	103.999	103.890	103.671	6.000	103.233	103.124	102.905	4.625	101.367	101.217	101.067	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	100.091	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	100.502	100.252	100.002	5.375	100.329	100.079	99.829
5.625	101.303	101.053	100.803	5.625	101.013	100.763	100.513
5.875	101.593	101.343	101.093	5.875	101.170	100.920	100.670
6.000	102.024	101.774	101.524	6.000	101.513	101.263	101.013
6.125	102.394	102.144	101.894	6.125	101.855	101.605	101.355
6.250	102.750	102.500	102.250	6.250	102.858	102.608	102.358
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	98.389	98.139	97.889	
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	98.245	97.995	97.745	
5.375	98.602	98.352	98.102	
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.:

3/28/2019

45 Day Lock Exp.:

4/12/2019

60 Day Lock Exp.:

4/29/2019

W. Rate Sheet Dated: 2/26/2019

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	98.903	98.753	98.603	3.750	98.455	98.305	98.155	2.375	92.011	91.861	91.711	3.125	95.64	95.495	95.345
3.875	99.402	99.252	99.102	3.875	98.864	98.714	98.564	2.500	90.961	90.811	90.661	3.250	96.95	96.797	96.647
4.000	99.903	99.753	99.603	4.000	99.230	99.080	98.930	2.625	91.861	91.711	91.561	3.375	97.32	97.169	97.019
4.125	100.396	100.246	100.096	4.125	99.573	99.423	99.273	2.750	96.205	96.055	95.905	3.500	97.68	97.534	97.384
4.250	100.816	100.716	100.616	4.250	100.047	99.947	99.847	2.875	96.655	96.505	96.355	3.625	98.00	97.854	97.704
4.375	101.302	101.202	101.102	4.375	100.382	100.282	100.182	3.000	97.104	96.954	96.804	Margin = 2.250		Index = 2.550	
4.500	101.724	101.624	101.524	4.500	100.725	100.625	100.525	3.125	97.547	97.397	97.247				
4.625	102.102	102.002	101.902	4.625	101.066	100.966	100.866	3.250	98.547	98.397	98.247				
4.750	101.914	101.814	101.714	4.750	100.427	100.327	100.227	3.375	98.992	98.842	98.692				
4.875	101.491	101.391	101.291	4.875	100.801	100.701	100.601	3.500	99.432	99.282	99.132				
5.000	102.035	101.935	101.835	5.000	101.144	101.044	100.944	3.625	99.856	99.706	99.556				
5.125	102.285	102.185	102.085	5.125	101.386	101.286	101.186	3.750	99.378	99.228	99.078				
5.250	101.463	101.363	101.238	5.250	100.654	100.554	100.429	3.875	99.765	99.615	99.465				
5.375	101.621	101.521	101.396	5.375	101.018	100.918	100.793	4.000	100.108	99.958	99.808				
5.500	101.952	101.852	101.727	5.500	101.361	101.261	101.136	4.125	100.428	100.278	100.128				
5.625	102.172	102.072	101.947	5.625	101.452	101.352	101.227	4.250	99.977	99.827	99.677				
5.750	102.180	102.070	101.852	5.750	100.985	100.876	100.657	4.375	100.290	100.140	99.990				
5.875	102.187	102.078	101.859	5.875	101.359	101.250	101.031	4.500	100.611	100.461	100.311				
6.000	102.618	102.509	102.290	6.000	101.702	101.593	101.374	4.625	100.929	100.779	100.629				

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	97.703	97.553	97.403	3.750	97.455	97.305	97.155	2.375	92.761	92.611	92.461	3.125	94.645	94.495	94.345
3.875	98.202	98.052	97.902	3.875	97.864	97.714	97.564	2.500	91.711	91.561	91.411	3.250	95.947	95.797	95.647
4.000	98.703	98.553	98.403	4.000	98.230	98.080	97.930	2.625	92.611	92.461	92.311	3.375	96.319	96.169	96.019
4.125	99.196	99.046	98.896	4.125	98.573	98.423	98.273	2.750	95.987	95.837	95.687	3.500	96.684	96.534	96.384
4.250	99.566	99.466	99.366	4.250	99.047	98.947	98.847	2.875	96.436	96.286	96.136	3.625	97.004	96.854	96.704
4.375	100.052	99.952	99.852	4.375	99.382	99.282	99.182	3.000	96.885	96.735	96.585	Margin = 2.250		Index = 2.550	
4.500	100.474	100.374	100.274	4.500	99.725	99.625	99.525	3.125	97.328	97.178	97.028	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.852	100.752	100.652	4.625	100.066	99.966	99.866	3.250	97.453	97.303	97.153	Rate	30 Day	45 Day	60 Day
4.750	100.664	100.564	100.464	4.750	99.427	99.327	99.227	3.375	97.899	97.749	97.599	4.625	99.702	99.452	99.202
4.875	100.441	100.341	100.241	4.875	99.801	99.701	99.601	3.500	98.339	98.189	98.039	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	98.762	98.612	98.462	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	98.597	98.447	98.297	5.000	99.535	99.285	99.035
5.250	100.563	100.463	100.363	5.250	99.654	99.554	99.429	3.875	98.983	98.833	98.683	5.125	99.905	99.655	99.405
5.375	100.821	100.721	100.596	5.375	100.018	99.918	99.793	4.000	99.327	99.177	99.027	5.250	98.963	98.713	98.463
5.500	101.102	101.002	100.877	5.500	100.361	100.261	100.136	4.125	99.647	99.497	99.347	5.375	99.321	99.071	98.821
5.625	101.222	101.122	100.997	5.625	100.502	100.402	100.277	4.250	98.852	98.702	98.552	5.500	99.969	99.719	99.469
5.750	101.030	100.920	100.702	5.750	99.985	99.876	99.657	4.375	99.165	99.015	98.865	5.625	100.219	99.969	99.719
5.875	101.037	100.928	100.709	5.875	100.359	100.250	100.031	4.500	99.486	99.336	99.186	5.750	99.969	99.719	99.469
6.000	101.468	101.359	101.140	6.000	100.702	100.593	100.374	4.625	99.804	99.654	99.504	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:	2/26/2019 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	98.471	98.221	97.971	5.375	98.298	98.048	97.798
5.625	99.272	99.022	98.772	5.625	98.982	98.732	98.482
5.875	99.062	98.812	98.562	5.875	98.639	98.389	98.139
6.000	99.493	99.243	98.993	6.000	98.982	98.732	98.482
6.125	99.863	99.613	99.363	6.125	99.324	99.074	98.824
6.250	99.250	99.000	98.750	6.250	99.358	99.108	98.858
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	96.952	96.702	96.452	
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	96.213	95.963	95.713	
5.375	96.571	96.321	96.071	
5.500	97.219	96.969	96.719	
5.625	97.469	97.219	96.969	
5.750	97.219	96.969	96.719	
5.875	97.469	97.219	96.969	

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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

30 Day Lock Exp.: 3/28/2019
45 Day Lock Exp.: 4/12/2019
60 Day Lock Exp.: 4/29/2019

W. Rate Sheet Dated: 2/26/2019

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					
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
4.375	101.091	100.991	100.891	4.375	100.365	100.265	100.165	4.375	100.178	100.078	99.978	4.375	100.298	100.198	100.098	4.375	99.572
4.500	101.600	100.500	100.400	4.500	100.927	100.827	100.727	4.500	100.739	100.639	100.539	4.500	100.828	100.728	100.628	4.500	100.155
4.625	101.911	101.811	101.711	4.625	101.271	101.171	101.071	4.625	101.179	101.079	100.979	4.625	101.090	100.990	100.890	4.625	100.450
4.750	102.331	102.231	102.131	4.750	102.072	101.972	101.872	4.750	102.068	101.968	101.868	4.750	101.325	101.225	101.125	4.750	101.066
4.875	102.792	102.692	102.592	4.875	102.592	102.492	102.392	4.875	102.592	102.492	102.392	4.875	101.732	101.632	101.532	4.875	101.532
4.990	103.058	102.958	102.858	4.990	102.897	102.797	102.697	4.990	102.897	102.797	102.697	4.990	102.115	102.015	101.915	4.990	101.954
5.000	103.158	103.058	102.958	5.000	102.997	102.897	102.797	5.000	102.997	102.897	102.797	5.000	102.215	102.115	102.015	5.000	102.054
5.125	103.451	103.351	103.251	5.125	103.325	103.225	103.125	5.125	103.325	103.225	103.125	5.125	102.128	102.028	101.928	5.125	102.002
5.250	103.660	103.560	103.460	5.250	103.787	103.687	103.587	5.250	103.877	103.777	103.677	5.250	102.609	102.509	102.409	5.250	102.609
5.375	103.930	103.830	103.730	5.375	104.103	104.003	103.903	5.375	104.197	104.097	103.997	5.375	102.645	102.545	102.445	5.375	102.645
5.500	104.190	104.090	103.990	5.500	104.391	104.291	104.191	5.500	104.485	104.385	104.285	5.500	103.092	102.992	102.892	5.500	103.092
5.625	104.405	104.305	104.205	5.625	104.629	104.529	104.429	5.625	104.723	104.623	104.523	5.625	103.030	102.930	102.830	5.625	103.030
5.750	104.916	104.816	104.716	5.750	105.259	105.159	105.059	5.750	105.317	105.217	105.117	5.750	103.250	103.150	103.050	5.750	103.250
5.875	105.100	105.000	104.900	5.875	105.612	105.512	105.412	5.875	105.674	105.574	105.474	5.875	103.260	103.160	103.060	5.875	103.260
5.990	105.211	105.111	105.011	5.990	105.796	105.696	105.596	5.990	105.859	105.759	105.659	5.990	103.278	103.178	103.078	5.990	103.278
6.000	105.311	105.211	105.111	6.000	105.896	105.796	105.696	6.000	105.959	105.859	105.759	6.000	103.278	103.178	103.078	6.000	103.278
6.125	105.873	105.773	105.673	6.125	106.169	106.069	105.969	6.125	106.231	106.131	106.031	6.125	103.320	103.220	103.120	6.125	103.320
6.250	106.118	106.018	105.918	6.250	106.372	106.272	106.172	6.250	106.434	106.334	106.234	6.250	103.540	103.440	103.340	6.250	103.540
6.375	105.789	105.689	105.589	6.375	106.298	106.198	106.098	6.375	106.329	106.229	106.129	6.375	101.443	101.343	101.243	6.375	101.443

30/25 Year >125 High Balance																	
30/25 Year >125 High Balance						20 Year						20 Year >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
4.375	99.385	99.285	99.185	4.625	102.149	102.049	101.949	4.625	101.653	101.553	101.453	4.625	101.590	101.390	101.390	3.375	99.172
4.500	99.967	99.867	99.767	4.750	102.595	102.495	102.395	4.750	101.881	101.781	101.681	4.750	101.819	101.619	101.619	3.500	99.679
4.625	100.358	100.258	100.158	4.875	103.041	102.941	102.841	4.875	102.384	102.284	102.184	4.875	102.321	102.121	102.121	3.625	100.133
4.750	101.062	100.962	100.862	4.990	103.120	103.020	102.920	4.990	102.662	102.562	102.462	4.990	102.599	102.399	102.399	3.750	100.444
4.875	101.532	101.432	101.332	5.000	103.220	103.120	103.020	5.000	102.762	102.662	102.562	5.000	102.699	102.499	102.499	3.875	100.863
4.990	101.954	101.854	101.754	5.125	103.440	103.340	103.240	5.125	103.070	102.970	102.870	5.125	103.007	102.807	102.807	3.990	101.216
5.000	102.054	101.954	101.854	5.250	103.762	103.662	103.562	5.250	103.161	103.061	102.961	5.250	103.004	102.804	102.804	4.000	101.316
5.125	102.002	101.902	101.802	5.375	103.963	103.863	103.763	5.375	103.446	103.346	103.246	5.375	103.290	103.090	103.090	4.125	101.755
5.250	102.609	102.509	102.409	5.500	104.183	104.083	103.983	5.500	103.722	103.622	103.522	5.500	103.566	103.366	103.366	4.250	102.184
5.375	102.645	102.545	102.445	5.625	104.356	104.256	104.156	5.625	103.955	103.855	103.755	5.625	103.799	103.599	103.599	4.375	102.599
5.500	103.092	102.992	102.892	5.750	104.628	104.528	104.428	5.750	104.427	104.327	104.227	5.750	104.028	103.828	103.828	4.500	102.973
5.625	103.030	102.930	102.830	5.875	104.857	104.757	104.657	5.875	104.737	104.637	104.537	5.875	104.519	104.319	104.319	4.625	102.640
5.750	103.250	103.150	103.050	5.990	104.958	104.858	104.758	5.990	104.909	104.809	104.709	5.990	104.690	104.490	104.490	4.750	102.850
5.875	103.260	103.160	103.060	6.000	105.058	104.958	104.858	6.000	105.009	104.909	104.809	6.000	104.790	104.590	104.590	4.875	103.094
5.990	102.978	102.878	102.778	6.125	105.258	105.158	105.058	6.125	105.279	105.179	105.079	6.125	105.060	104.860	104.860	4.990	103.147
6.000	103.078	102.978	102.878	6.250	105.105	104.974	104.905	6.250	104.904	104.773	104.704	6.250	104.685	104.485	104.485	5.000	103.247
6.125	103.320	103.220	103.120	6.375	105.325	105.194	105.125	6.375	105.203	105.072	105.003	6.375	104.984	104.784	104.784	5.125	103.305
6.250	103.540	103.440	103.340	6.500	105.431	105.300	105.231	6.500	105.361	105.230	105.161	6.500	105.142	104.942	104.942	5.250	103.504
6.375	101.443	101.312	101.243	6.625	105.512	105.381	105.312	6.625	105.489	105.358	105.289	6.625	105.270	105.070	105.070	5.375	103.699

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	99.385	99.285	99.185	4.625	102.149	102.049	101.949	4.625	101.653	101.553	101.453	4.625	101.590	101.390	101.390	3.375	99.172	99.072	98.972	3.375	99.291	99.091	99.091
4.500	99.967	99.867	99.767	4.750	102.595	102.495	102.395	4.750	101.881	101.781	101.681	4.750	101.819	101.619	101.619	3.500	99.679	99.579	99.479	3.500	99.615	99.415	99.415
4.625	100.358	100.258	100.158	4.875	103.041	102.941	102.841	4.875	102.384	102.284	102.184	4.875	102.321	102.121	102.121	3.625	100.133	100.033	99.933	3.625	99.916	99.716	99.716
4.750	101.062	100.962	100.862	4.990	103.120	103.020	102.920	4.990	102.662	102.562	102.462	4.990	102.599	102.399	102.399	3.750	100.444	100.344	100.244	3.750	100.755	100.555	100.555
4.875	101.532	101.432	101.332	5.000	103.220	103.120	103.020	5.000	102.762	102.662	102.562	5.000	102.699	102.499	102.499	3.875	100.863	100.763	100.663	3.875	101.046	100.846	100.846
4.990	101.954	101.854	101.754	5.125	103.440	103.340	103.240	5.125	103.070	102.970	102.870	5.125	103.007	102.807	102.807	3.990	101.216	101.116	101.016	3.990	101.226	101.026	101.026
5.000	102.054	101.954	101.854	5.250	103.762	103.662	103.562	5.250	103.161	103.061	102.961	5.250	103.004	102.804	102.804	4.000	101.316	101.216	101.116	4.000	101.326	101.126	101.126
5.125	102.002	101.902	101.802	5.375	103.963	103.863	103.763	5.375	103.446	103.346	103.246	5.375	103.290	103.090	103.090	4.125	101.755	101.655	101.555	4.125	101.570	101.370	101.370
5.250	102.609	102.509	102.409	5.500	104.183	104.083	103.983	5.500	103.722	103.622	103.522	5.500	103.566	103.366	103.366	4.250	102.184	102.084	101.984	4.250	101.780	101.580	101.580
5.375	102.645	102.545	102.445	5.625	104.356	104.256	104.156	5.625	103.955	103.855	103.755	5.625	103.799	103.599	103.599	4.375	102.599	102.499	102.399	4.375	101.884	101.684	101.684
5.500	103.092	102.992	102.892	5.750	104.628	104.528	104.428	5.750	104.427	104.327	104.227	5.750	104.028	103.828	103.828	4.500	102.973	102.873	102.773	4.500	102.155	101.955	101.955
5.625	103.030	102.930	102.830	5.875	104.857	104.757	104.657	5.875	104.737	104.637	104.537	5.875	104.519	104.319	104.319	4.625	102.640	102.540	102.440	4.625	102.274	102.074	102.074
5.750	103.250	103.150	103.050	5.990	104.958	104.858	104.758	5.990	104.909	104.809	104.709	5.990	104.690	104.490	104.490	4.750	102.850	102.750	102.650	4.750	102.485	102.285	102.285
5.875	103.620	103.520	103.420	6.000	105.058	104.958	104.858	6.000	105.009	104.909	104.809	6.000	104.790	104.590	104.590	4.875	103.094	102.994	102.894	4.875	102.683	102.483	102.483
5.990	102.978	102.878	102.778	6.125	105.258	105.158	105.058	6.125	105.279	105.179	105.079	6.125	105.060	104.860	104.860	4.990	103.147	103.047	102.947	4.990	102.751	102.551	102.551
6.000	103.078	102.978	102.878	6.250	105.105	104.974	104.905	6.250	104.904	104.773	104.704	6.250	104.685	104.485	104.485	5.000	103.247	103.147	103.047	5.000	102.851	102.651	102.651
6.125	103.320	103.220	103.120	6.375	105.325	105.194	105.125	6.375	105.203	105.072	105.003	6.375	104.984	104.784	104.784	5.125	103.305	103.205	103.105	5.125	102.744	102.544	102.544
6.250	103.540	103.440	103.340	6.500	105.431	105.300	105.231	6.500	105.361	105.230	105.161	6.500	105.142	104.942	104.942	5.250	103.504	103.404	103.304	5.250	102.944	102.744	102.744
6.375	101.443	101.312	101.243	6.625	105.512	105.381	105.312	6.625	105.489	105.358	105.289	6.625	105.270	105.070	105.070	5.375	103.699	103.599	103.499	5.375	103.143	102.943	102.943



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.: 3/28/2019
45 Day Lock Exp.: 4/12/2019
60 Day Lock Exp.: 4/29/2019

W. Rate Sheet Dated: 2/26/2019

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	102.771	102.671	102.571	4.750	102.521	102.421	102.321	4.750	102.521	102.421	102.321	4.750	101.601	101.501	101.401	4.750	101.351	101.251	101.151
4.875	103.321	103.221	103.121	4.875	103.071	102.971	102.871	4.875	103.071	102.971	102.871	4.875	102.151	102.051	101.951	4.875	101.901	101.801	101.701
4.990	103.401	103.301	103.201	4.990	102.901	102.801	102.701	4.990	102.901	102.801	102.701	4.990	102.231	102.131	102.031	4.990	101.731	101.631	101.531
5.000	103.501	103.401	103.301	5.000	103.001	102.901	102.801	5.000	103.001	102.901	102.801	5.000	102.331	102.231	102.131	5.000	101.831	101.731	101.631
5.125	103.637	103.537	103.437	5.125	103.137	103.037	102.937	5.125	103.137	103.037	102.937	5.125	101.984	101.884	101.784	5.125	101.484	101.384	101.284
5.250	104.023	103.923	103.823	5.250	103.523	103.423	103.323	5.250	103.523	103.423	103.323	5.250	102.370	102.270	102.170	5.250	101.870	101.770	101.670
5.375	104.289	104.189	104.089	5.375	104.289	104.189	104.089	5.375	104.289	104.189	104.089	5.375	102.636	102.536	102.436	5.375	102.636	102.536	102.436
5.500	104.566	104.466	104.366	5.500	104.566	104.466	104.366	5.500	104.566	104.466	104.366	5.500	102.913	102.813	102.713	5.500	102.913	102.813	102.713
5.625	104.595	104.495	104.395	5.625	104.595	104.495	104.395	5.625	104.595	104.495	104.395	5.625	102.536	102.436	102.336	5.625	102.536	102.436	102.336
5.750	105.012	104.912	104.812	5.750	105.012	104.912	104.812	5.750	105.012	104.912	104.812	5.750	102.953	102.853	102.753	5.750	102.953	102.853	102.753
5.875	105.294	105.194	105.094	5.875	105.294	105.194	105.094	5.875	105.294	105.194	105.094	5.875	103.235	103.135	103.035	5.875	103.235	103.135	103.035
5.990	105.472	105.372	105.272	5.990	105.472	105.372	105.272	5.990	105.472	105.372	105.272	5.990	103.413	103.313	103.213	5.990	103.413	103.313	103.213
6.000	105.572	105.472	105.372	6.000	105.572	105.472	105.372	6.000	105.572	105.472	105.372	6.000	103.513	103.413	103.313	6.000	103.513	103.413	103.313
6.125	105.471	105.371	105.271	6.125	105.471	105.371	105.271	6.125	105.471	105.371	105.271	6.125	102.408	102.308	102.208	6.125	102.408	102.308	102.208
6.250	105.764	105.664	105.564	6.250	105.764	105.664	105.564	6.250	105.764	105.664	105.564	6.250	102.951	102.851	102.751	6.250	102.951	102.851	102.751
6.375	106.307	106.207	106.107	6.375	106.307	106.207	106.107	6.375	106.307	106.207	106.107	6.375	103.344	103.244	103.144	6.375	103.344	103.244	103.144
6.500	106.944	106.844	106.744	6.500	106.944	106.844	106.744	6.500	106.944	106.844	106.744	6.500	103.831	103.731	103.631	6.500	103.831	103.731	103.631
6.625	107.364	107.264	107.164	6.625	107.364	107.264	107.164	6.625	107.364	107.264	107.164	6.625	104.101	104.001	103.901	6.625	104.101	104.001	103.901
6.750	107.635	107.535	107.435	6.750	107.635	107.535	107.435	6.750	107.635	107.535	107.435	6.750	104.222	104.122	104.022	6.750	104.222	104.122	104.022
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	101.351	101.251	101.151	4.250	101.219	101.119	101.019	4.250	101.594	101.494	101.394	4.250	101.594	101.494	101.394	3.750	100.766	100.666	100.566
4.875	101.901	101.801	101.701	4.375	101.672	101.572	101.472	4.375	102.047	101.947	101.847	4.375	102.047	101.947	101.847	3.875	101.301	101.201	101.101
4.990	101.731	101.631	101.531	4.500	102.107	102.007	101.907	4.500	102.482	102.382	102.282	4.500	102.482	102.382	102.282	3.990	101.568	101.468	101.368
5.000	101.831	101.731	101.631	4.625	102.391	102.291	102.191	4.625	102.766	102.666	102.566	4.625	102.766	102.666	102.566	4.000	101.668	101.568	101.468
5.125	101.484	101.384	101.284	4.750	102.909	102.809	102.709	4.750	103.284	103.184	103.084	4.750	103.284	103.184	103.084	4.125	102.100	102.000	101.900
5.250	101.870	101.770	101.670	4.875	103.247	103.147	103.047	4.875	103.622	103.522	103.422	4.875	103.622	103.522	103.422	4.250	102.371	102.271	102.171
5.375	102.636	102.536	102.436	4.990	103.294	103.194	103.094	4.990	103.419	103.319	103.219	4.990	103.419	103.319	103.219	4.375	102.759	102.659	102.559
5.500	102.913	102.813	102.713	5.000	103.394	103.294	103.194	5.000	103.519	103.419	103.319	5.000	103.519	103.419	103.319	4.500	102.397	102.297	102.197
5.625	102.536	102.436	102.336	5.125	103.519	103.419	103.319	5.125	103.644	103.544	103.444	5.125	103.644	103.544	103.444	4.625	102.833	102.733	102.633
5.750	102.953	102.853	102.753	5.250	103.886	103.786	103.686	5.250	104.011	103.911	103.811	5.250	104.011	103.911	103.811	4.750	103.091	102.991	102.891
5.875	103.235	103.135	103.035	5.375	104.137	104.037	103.937	5.375	104.137	104.037	103.937	5.375	104.137	104.037	103.937	4.875	103.221	103.121	103.021
5.990	103.413	103.313	103.213	5.500	104.387	104.287	104.187	5.500	104.387	104.287	104.187	5.500	104.387	104.287	104.187	4.990	103.075	102.975	102.875
6.000	103.513	103.413	103.313	5.625	104.526	104.426	104.326	5.625	104.526	104.426	104.326	5.625	104.526	104.426	104.326	5.000	103.175	103.075	102.975
6.125	102.408	102.308	102.208	5.750	104.876	104.776	104.676	5.750	104.876	104.776	104.676	5.750	104.876	104.776	104.676	5.125	103.566	103.466	103.366
6.250	102.951	102.851	102.751	5.875	105.231	105.131	105.031	5.875	105.231	105.131	105.031	5.875	105.231	105.131	105.031	5.250	103.769	103.669	103.569
6.375	103.344	103.244	103.144	5.990	105.401	105.301	105.201	5.990	105.401	105.301	105.201	5.990	105.401	105.301	105.201	5.375	103.996	103.896	103.796
6.500	103.831	103.731	103.631	6.000	105.501	105.401	105.301	6.000	105.501	105.401	105.301	6.000	105.501	105.401	105.301	5.500	102.499	102.397	102.299
6.625	104.101	104.001	103.901	6.125	105.173	105.073	104.973	6.125	105.173	105.073	104.973	6.125	105.173	105.073	104.973	5.625	102.847	102.747	102.647
6.750	104.222	104.122	104.022	6.250	105.540	105.440	105.340	6.250	105.540	105.440	105.340	6.250	105.540	105.440	105.340	5.750	103.139	103.039	102.939
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	101.266	101.166	101.066	3.750	101.266	101.166	101.066	3.750	100.205	100.105	100.005	3.750	100.705	100.605	100.505	3.750	100.705	100.605	100.505
3.875	101.551	101.451	101.351	3.875	101.551	101.451	101.351	3.875	100.740	100.640	100.540	3.875	100.990	100.890	100.790	3.875	100.990	100.890	100.790
3.990	101.818	101.718	101.618	3.990	101.818	101.718	101.618	3.990	100.510	100.410	100.310	3.990	100.760	100.660	100.560	3.990	100.760	100.660	100.560
4.000	101.918	101.818	101.718	4.000	101.918	101.818	101.718	4.000	100.610	100.510	100.410	4.000	100.860	100.760	100.660	4.000	100.860	100.760	100.660
4.125	102.350	102.250	102.150	4.125	102.350	102.250	102.150	4.125	101.042	100.942	100.842	4.125	101.292	101.192	101.092	4.125	101.292	101.192	101.092
4.250	102.621	102.521	102.421	4.250	102.621	102.521	102.421	4.250	101.313	101.213	101.113	4.250	101.563	101.463	101.363	4.250	101.563	101.463	101.363
4.375	102.759	102.659	102.559	4.375	102.759	102.659	102.559	4.375	101.701	101.601	101.501	4.375	101.701	101.601	101.501	4.375	101.701	101.601	101.501
4.500	102.397	102.297	102.197	4.500	102.397	102.297	102.197	4.500	100.740	100.640	100.540	4.500	100.740	100.640	100.540	4.500	100.740	100.640	100.540
4.625	102.833	102.733	102.633	4.625	102.833	102.733	102.633	4.625	101.176	101.076	100.976	4.625	101.176	101.076	100.976	4.625	101.176	101.076	100.976
4.750	103.091	102.991	102.891	4.750	103.091	102													



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.:

3/28/2019

45 Day Lock Exp.:

4/12/2019

60 Day Lock Exp.:

4/29/2019

W. Rate Sheet Dated: 2/26/2019

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	102.730	102.630	102.530	4.250	101.202	101.102	101.002	3.750	100.712	100.612	100.512	4.750	101.563	101.463	101.363	3.750	100.153	100.053	99.953
4.875	103.284	103.184	103.084	4.375	101.655	101.555	101.455	3.875	101.255	101.155	101.055	4.875	102.117	102.017	101.917	3.875	100.696	100.596	100.496
4.990	103.363	103.263	103.163	4.500	102.091	101.991	101.891	3.990	101.528	101.428	101.328	4.990	102.196	102.096	101.996	3.990	100.471	100.371	100.271
5.000	103.463	103.363	103.263	4.625	102.394	102.294	102.194	4.000	101.628	101.528	101.428	5.000	102.296	102.196	102.096	4.000	100.571	100.471	100.371
5.125	103.608	103.508	103.408	4.750	102.912	102.812	102.712	4.125	102.061	101.961	101.861	5.125	101.964	101.864	101.764	4.125	101.004	100.904	100.804
5.250	103.987	103.887	103.787	4.875	103.250	103.150	103.050	4.250	102.333	102.233	102.133	5.250	102.343	102.243	102.143	4.250	101.276	101.176	101.076
5.375	104.284	104.184	104.084	4.990	103.297	103.197	103.097	4.375	102.721	102.621	102.521	5.375	102.640	102.540	102.440	4.375	101.664	101.564	101.464
5.500	104.563	104.463	104.363	5.000	103.397	103.297	103.197	4.500	102.388	102.288	102.188	5.500	102.919	102.819	102.719	4.500	100.731	100.631	100.531
5.625	104.584	104.484	104.384	5.125	103.533	103.433	103.333	4.625	102.824	102.724	102.624	5.625	102.541	102.441	102.341	4.625	101.167	101.067	100.967
5.750	105.005	104.905	104.805	5.250	103.900	103.800	103.700	4.750	103.084	102.984	102.884	5.750	102.962	102.862	102.762	4.750	101.427	101.327	101.227
5.875	105.287	105.187	105.087	5.375	104.153	104.053	103.953	4.875	103.215	103.115	103.015	5.875	103.244	103.144	103.044	4.875	101.558	101.458	101.358
5.990	105.466	105.366	105.266	5.500	104.401	104.301	104.201	4.990	103.073	102.973	102.873	5.990	103.423	103.323	103.223	4.990	101.166	101.066	100.966
6.000	105.566	105.466	105.366	5.625	104.536	104.436	104.336	5.000	103.173	103.073	102.973	6.000	103.523	103.423	103.323	5.000	101.266	101.166	101.066
6.125	105.465	105.355	105.265	5.750	104.887	104.787	104.687	5.125	103.566	103.466	103.366	6.125	102.402	102.292	102.202	5.125	101.659	101.559	101.459
6.250	105.759	105.649	105.559	5.875	105.243	105.143	105.043	5.250	103.769	103.669	103.569	6.250	102.946	102.836	102.746	5.250	101.862	101.762	101.662
6.375	106.310	106.182	106.110	5.990	105.412	105.312	105.212	5.375	103.995	103.895	103.795	6.375	103.347	103.219	103.147	5.375	102.088	101.988	101.888
6.500	106.389	106.261	106.189	6.000	105.512	105.412	105.312	5.500	102.502	102.402	102.302	6.500	103.276	103.148	103.076	5.500	100.345	100.245	100.145
6.625	106.871	106.743	106.671	6.125	105.188	105.078	104.988	5.625	102.851	102.751	102.651	6.625	103.608	103.480	103.408	5.625	100.694	100.594	100.494
6.750	107.201	107.073	107.001	6.250	105.555	105.444	105.355	5.750	103.144	103.044	102.944	6.750	103.788	103.660	103.588	5.750	100.987	100.887	100.787

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤ 80%	> 80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/28/2019

45 Day Lock Exp.:

4/12/2019

60 Day Lock Exp.:

4/29/2019

W. Rate Sheet Dated: 2/26/2019

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
4.000	98.130	98.005	97.880	
4.125	98.581	98.456	98.331	
4.250	99.052	98.927	98.802	
4.375	99.480	99.355	99.230	
4.500	99.911	99.786	99.661	
4.625	100.320	100.195	100.070	
4.750	100.704	100.579	100.454	
4.875	101.027	100.902	100.777	
5.000	101.305	101.180	101.055	
5.125	101.612	101.487	101.362	
5.250	101.922	101.797	101.672	
5.375	102.140	102.015	101.890	
5.500	102.364	102.239	102.114	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	99.004	98.879	98.754	
3.875	99.474	99.349	99.224	
4.000	99.894	99.769	99.644	
4.125	100.255	100.130	100.005	
4.250	100.495	100.370	100.245	
4.375	100.712	100.587	100.462	
4.500	100.901	100.776	100.651	
4.625	101.079	100.954	100.829	
4.750	101.234	101.109	100.984	
4.875	101.442	101.317	101.192	
5.000	101.712	101.587	101.462	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	98.534	98.409	98.284	
3.625	99.019	98.894	98.769	
3.750	99.517	99.392	99.267	
3.875	99.947	99.822	99.697	
4.000	100.339	100.214	100.089	
4.125	100.719	100.594	100.469	
4.250	101.044	100.919	100.794	
4.375	101.308	101.183	101.058	
4.500	101.528	101.403	101.278	
4.625	101.812	101.687	101.562	
4.750	102.031	101.906	101.781	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.625	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.000	-1.000	-1.250	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.250	-0.750	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)