



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/1/2019

45 Day Lock Exp.: 4/15/2019

60 Day Lock Exp.: 4/29/2019

W. Rate Sheet Dated: 2/28/2019

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	100.262	100.112	99.962	3.750	99.814	99.664	99.514	2.375	95.496	95.346	95.196	3.125	97.332	97.182	97.032
3.875	100.761	100.611	100.461	3.875	100.224	100.074	99.924	2.500	94.445	94.295	94.145	3.250	97.947	97.797	97.647
4.000	101.262	101.112	100.962	4.000	100.590	100.440	100.290	2.625	95.345	95.195	95.045	3.375	98.319	98.169	98.019
4.125	101.756	101.606	101.456	4.125	100.932	100.782	100.632	2.750	97.705	97.555	97.405	3.500	98.684	98.534	98.384
4.250	102.175	102.075	101.975	4.250	101.406	101.306	101.206	2.875	98.155	98.005	97.855	3.625	99.004	98.854	98.704
4.375	102.662	102.562	102.462	4.375	101.741	101.641	101.541	3.000	98.604	98.454	98.304	Margin = 2.250		Index = 2.550	
4.500	103.083	102.983	102.883	4.500	102.084	101.984	101.884	3.125	99.047	98.897	98.747				
4.625	103.461	103.361	103.261	4.625	102.426	102.326	102.226	3.250	99.407	99.257	99.107				
4.750	103.586	103.486	103.386	4.750	102.146	102.046	101.946	3.375	99.852	99.702	99.552				
4.875	103.210	103.110	103.010	4.875	102.520	102.420	102.320	3.500	100.292	100.142	99.992				
5.000	103.754	103.654	103.554	5.000	102.863	102.763	102.663	3.625	100.716	100.566	100.416				
5.125	104.004	103.904	103.804	5.125	103.105	103.005	102.905	3.750	100.737	100.587	100.437				
5.250	103.557	103.457	103.316	5.250	102.747	102.647	102.507	3.875	101.124	100.974	100.824				
5.375	103.715	103.615	103.474	5.375	103.111	103.011	102.871	4.000	101.468	101.318	101.168				
5.500	104.045	103.945	103.805	5.500	103.455	103.355	103.214	4.125	101.788	101.638	101.488				
5.625	104.266	104.166	104.025	5.625	103.546	103.446	103.305	4.250	101.372	101.222	101.072				
5.750	104.633	104.523	104.352	5.750	103.438	103.329	103.157	4.375	101.684	101.534	101.384				
5.875	104.640	104.531	104.359	5.875	103.812	103.703	103.531	4.500	102.005	101.855	101.705				
6.000	105.071	104.962	104.790	6.000	104.155	104.046	103.874	4.625	102.324	102.174	102.024				

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	99.062	98.912	98.762	3.750	98.814	98.664	98.514	2.375	94.496	94.346	94.196	3.125	96.332	96.182	96.032
3.875	99.561	99.411	99.261	3.875	99.224	99.074	98.924	2.500	93.445	93.295	93.145	3.250	96.947	96.797	96.647
4.000	100.062	99.912	99.762	4.000	99.590	99.440	99.290	2.625	94.345	94.195	94.045	3.375	97.319	97.169	97.019
4.125	100.556	100.406	100.256	4.125	99.932	99.782	99.632	2.750	96.705	96.555	96.405	3.500	97.684	97.534	97.384
4.250	100.925	100.825	100.725	4.250	100.406	100.306	100.206	2.875	97.155	97.005	96.855	3.625	98.004	97.854	97.704
4.375	101.412	101.312	101.212	4.375	100.741	100.641	100.541	3.000	97.604	97.454	97.304	Margin = 2.250		Index = 2.550	
4.500	101.833	101.733	101.633	4.500	101.084	100.984	100.884	3.125	98.047	97.897	97.747	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.211	102.111	102.011	4.625	101.426	101.326	101.226	3.250	98.407	98.257	98.107	Rate	30 Day	45 Day	60 Day
4.750	102.336	102.236	102.136	4.750	101.146	101.046	100.946	3.375	98.852	98.702	98.552	4.625	101.061	100.811	100.561
4.875	102.160	102.060	101.960	4.875	101.520	101.420	101.320	3.500	99.292	99.142	98.992	4.750	100.497	100.247	99.997
5.000	102.504	102.404	102.304	5.000	101.863	101.763	101.663	3.625	99.716	99.566	99.416	4.875	100.910	100.660	100.410
5.125	102.924	102.824	102.724	5.125	102.205	102.105	102.005	3.750	99.737	99.587	99.437	5.000	101.254	101.004	100.754
5.250	102.657	102.557	102.416	5.250	101.747	101.647	101.507	3.875	100.124	99.974	99.824	5.125	101.624	101.374	101.124
5.375	102.915	102.815	102.674	5.375	102.111	102.011	101.871	4.000	100.468	100.318	100.168	5.250	101.057	100.807	100.557
5.500	103.195	103.095	102.955	5.500	102.455	102.355	102.214	4.125	100.788	100.638	100.488	5.375	101.415	101.165	100.915
5.625	103.316	103.216	103.075	5.625	102.596	102.496	102.355	4.250	100.372	100.222	100.072	5.500	102.000	101.750	101.500
5.750	103.483	103.373	103.202	5.750	102.438	102.329	102.157	4.375	100.684	100.534	100.384	5.625	102.250	102.000	101.750
5.875	103.490	103.381	103.209	5.875	102.812	102.703	102.531	4.500	101.005	100.855	100.705	5.750	102.500	102.250	102.000
6.000	103.921	103.812	103.640	6.000	103.155	103.046	102.874	4.625	101.324	101.174	101.024	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:	2/28/2019	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	100.060	99.810	99.560	4.875	99.800	99.550	99.300
5.125	100.774	100.524	100.274	5.125	100.485	100.235	99.985
5.375	100.565	100.315	100.065	5.375	100.391	100.141	99.891
5.625	101.366	101.116	100.866	5.625	101.076	100.826	100.576
5.875	101.515	101.265	101.015	5.875	101.092	100.842	100.592
6.000	101.946	101.696	101.446	6.000	101.435	101.185	100.935
6.125	102.316	102.066	101.816	6.125	101.777	101.527	101.277
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	98.311	98.061	97.811	
4.750	97.747	97.497	97.247	
4.875	98.160	97.910	97.660	
5.000	98.504	98.254	98.004	
5.125	98.874	98.624	98.374	
5.250	98.307	98.057	97.807	
5.375	98.665	98.415	98.165	
5.500	99.250	99.000	98.750	
5.625	99.500	99.250	99.000	
5.750	99.750	99.500	99.250	
5.875	100.000	99.750	99.500	

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/1/2019

45 Day Lock Exp.:

4/15/2019

60 Day Lock Exp.:

4/29/2019

W. Rate Sheet Dated: 2/28/2019

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	98.793	98.643	98.493	3.750	98.346	98.196	98.046	2.375	91.996	91.846	91.696	3.125	95.64	95.495	95.345
3.875	99.292	99.142	98.992	3.875	98.755	98.605	98.455	2.500	90.945	90.795	90.645	3.250	96.95	96.797	96.647
4.000	99.793	99.643	99.493	4.000	99.121	98.971	98.821	2.625	91.845	91.695	91.545	3.375	97.32	97.169	97.019
4.125	100.287	100.137	99.987	4.125	99.463	99.313	99.163	2.750	96.018	95.868	95.718	3.500	97.68	97.534	97.384
4.250	100.738	100.638	100.538	4.250	99.969	99.869	99.769	2.875	96.467	96.317	96.167	3.625	98.00	97.854	97.704
4.375	101.224	101.124	101.024	4.375	100.304	100.204	100.104	3.000	96.917	96.767	96.617	Margin = 2.250		Index = 2.550	
4.500	101.645	101.545	101.445	4.500	100.647	100.547	100.447	3.125	97.359	97.209	97.059				
4.625	102.024	101.924	101.824	4.625	100.988	100.888	100.788	3.250	98.407	98.257	98.107				
4.750	101.836	101.736	101.636	4.750	100.396	100.296	100.196	3.375	98.852	98.702	98.552				
4.875	101.460	101.360	101.260	4.875	100.770	100.670	100.570	3.500	99.292	99.142	98.992				
5.000	102.004	101.904	101.804	5.000	101.113	101.013	100.913	3.625	99.716	99.566	99.416				
5.125	102.254	102.154	102.054	5.125	101.355	101.255	101.155	3.750	99.268	99.118	98.968				
5.250	101.526	101.426	101.285	5.250	100.716	100.616	100.475	3.875	99.655	99.505	99.355				
5.375	101.683	101.583	101.443	5.375	101.080	100.980	100.839	4.000	99.999	99.849	99.699				
5.500	102.014	101.914	101.774	5.500	101.423	101.323	101.183	4.125	100.319	100.169	100.019				
5.625	102.234	102.134	101.994	5.625	101.515	101.415	101.274	4.250	99.934	99.784	99.634				
5.750	102.102	101.992	101.820	5.750	100.907	100.797	100.626	4.375	100.247	100.097	99.947				
5.875	102.109	102.000	101.828	5.875	101.281	101.171	101.000	4.500	100.568	100.418	100.268				
6.000	102.540	102.431	102.259	6.000	101.624	101.515	101.343	4.625	100.886	100.736	100.586				

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	97.593	97.443	97.293	3.750	97.346	97.196	97.046	2.375	92.746	92.596	92.446	3.125	94.645	94.495	94.345
3.875	98.092	97.942	97.792	3.875	97.755	97.605	97.455	2.500	91.695	91.545	91.395	3.250	95.947	95.797	95.647
4.000	98.593	98.443	98.293	4.000	98.121	97.971	97.821	2.625	92.595	92.445	92.295	3.375	96.319	96.169	96.019
4.125	99.087	98.937	98.787	4.125	98.463	98.313	98.163	2.750	95.799	95.649	95.499	3.500	96.684	96.534	96.384
4.250	99.488	99.388	99.288	4.250	98.969	98.869	98.769	2.875	96.249	96.099	95.949	3.625	97.004	96.854	96.704
4.375	99.974	99.874	99.774	4.375	99.304	99.204	99.104	3.000	96.698	96.548	96.398	Margin = 2.250		Index = 2.550	
4.500	100.395	100.295	100.195	4.500	99.647	99.547	99.447	3.125	97.141	96.991	96.841	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.774	100.674	100.574	4.625	99.988	99.888	99.788	3.250	97.313	97.163	97.013	Rate	30 Day	45 Day	60 Day
4.750	100.586	100.486	100.386	4.750	99.396	99.296	99.196	3.375	97.758	97.608	97.458	4.625	99.624	99.374	99.124
4.875	100.410	100.310	100.210	4.875	99.770	99.670	99.570	3.500	98.198	98.048	97.898	4.750	98.747	98.497	98.247
5.000	100.754	100.654	100.554	5.000	100.113	100.013	99.913	3.625	98.622	98.472	98.322	4.875	99.160	98.910	98.660
5.125	101.174	101.074	100.974	5.125	100.455	100.355	100.255	3.750	98.487	98.337	98.187	5.000	99.504	99.254	99.004
5.250	100.626	100.526	100.385	5.250	99.716	99.616	99.475	3.875	98.874	98.724	98.574	5.125	99.874	99.624	99.374
5.375	100.883	100.783	100.643	5.375	100.080	99.980	99.839	4.000	99.218	99.068	98.918	5.250	99.026	98.776	98.526
5.500	101.164	101.064	100.924	5.500	100.423	100.323	100.183	4.125	99.538	99.388	99.238	5.375	99.383	99.133	98.883
5.625	101.284	101.184	101.044	5.625	100.565	100.465	100.324	4.250	98.809	98.659	98.509	5.500	99.969	99.719	99.469
5.750	100.952	100.842	100.670	5.750	99.907	99.797	99.626	4.375	99.122	98.972	98.822	5.625	100.218	99.968	99.718
5.875	100.959	100.850	100.678	5.875	100.281	100.171	100.000	4.500	99.443	99.293	99.143	5.750	99.968	99.718	99.468
6.000	101.390	101.281	101.109	6.000	100.624	100.515	100.343	4.625	99.761	99.611	99.461	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:	2/28/2019 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	98.310	98.060	97.810	4.875	98.050	97.800	97.550
5.125	99.024	98.774	98.524	5.125	98.735	98.485	98.235
5.375	98.533	98.283	98.033	5.375	98.360	98.110	97.860
5.625	99.334	99.084	98.834	5.625	99.045	98.795	98.545
5.875	98.984	98.734	98.484	5.875	98.561	98.311	98.061
6.000	99.415	99.165	98.915	6.000	98.904	98.654	98.404
6.125	99.785	99.535	99.285	6.125	99.245	98.995	98.745
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	96.874	96.624	96.374	
4.750	95.997	95.747	95.497	
4.875	96.410	96.160	95.910	
5.000	96.754	96.504	96.254	
5.125	97.124	96.874	96.624	
5.250	96.276	96.026	95.776	
5.375	96.633	96.383	96.133	
5.500	97.219	96.969	96.719	
5.625	97.468	97.218	96.968	
5.750	97.218	96.968	96.718	
5.875	97.469	97.219	96.969	

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



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

30 Day Lock Exp.: 4/1/2019
45 Day Lock Exp.: 4/15/2019
60 Day Lock Exp.: 4/29/2019

W. Rate Sheet Dated: 2/28/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	100.807	100.707	100.607	4.375	100.081	99.981	99.881	4.375	99.893	99.793	99.693	4.375	100.013	99.913	99.813	4.375	99.287	99.187	99.087
4.500	101.317	101.217	101.117	4.500	100.644	100.544	100.444	4.500	100.456	100.356	100.256	4.500	100.545	100.445	100.345	4.500	99.872	99.772	99.672
4.625	101.628	101.528	101.428	4.625	101.034	100.934	100.834	4.625	100.984	100.884	100.784	4.625	100.807	100.707	100.607	4.625	100.213	100.113	100.013
4.750	102.138	102.038	101.938	4.750	101.878	101.778	101.678	4.750	101.875	101.775	101.675	4.750	101.043	100.943	100.843	4.750	100.783	100.683	100.583
4.875	102.600	102.500	102.400	4.875	102.400	102.300	102.200	4.875	102.400	102.300	102.200	4.875	101.540	101.440	101.340	4.875	101.340	101.240	101.140
4.990	102.865	102.765	102.665	4.990	102.707	102.607	102.507	4.990	102.707	102.607	102.507	4.990	101.922	101.822	101.722	4.990	101.764	101.664	101.564
5.000	102.965	102.865	102.765	5.000	102.807	102.707	102.607	5.000	102.807	102.707	102.607	5.000	102.022	101.922	101.822	5.000	101.864	101.764	101.664
5.125	103.261	103.161	103.061	5.125	103.132	103.032	102.932	5.125	103.132	103.032	102.932	5.125	101.938	101.838	101.738	5.125	101.809	101.709	101.609
5.250	103.534	103.434	103.334	5.250	103.665	103.565	103.465	5.250	103.755	103.655	103.555	5.250	102.419	102.319	102.219	5.250	102.419	102.319	102.219
5.375	103.810	103.710	103.610	5.375	103.983	103.883	103.783	5.375	104.077	103.977	103.877	5.375	102.525	102.425	102.325	5.375	102.525	102.425	102.325
5.500	104.072	103.972	103.872	5.500	104.272	104.172	104.072	5.500	104.366	104.266	104.166	5.500	102.973	102.873	102.773	5.500	102.973	102.873	102.773
5.625	104.287	104.187	104.087	5.625	104.511	104.411	104.311	5.625	104.605	104.505	104.405	5.625	102.912	102.812	102.712	5.625	102.912	102.812	102.712
5.750	104.831	104.731	104.631	5.750	105.174	105.074	104.974	5.750	105.232	105.132	105.032	5.750	103.129	103.029	102.929	5.750	103.129	103.029	102.929
5.875	105.015	104.915	104.815	5.875	105.527	105.427	105.327	5.875	105.589	105.489	105.389	5.875	103.535	103.435	103.335	5.875	103.535	103.435	103.335
5.990	105.124	105.024	104.924	5.990	105.712	105.612	105.512	5.990	105.774	105.674	105.574	5.990	102.894	102.794	102.694	5.990	102.894	102.794	102.694
6.000	105.224	105.124	105.024	6.000	105.812	105.712	105.612	6.000	105.874	105.774	105.674	6.000	102.994	102.894	102.794	6.000	102.994	102.894	102.794
6.125	105.788	105.688	105.588	6.125	106.084	105.984	105.884	6.125	106.146	106.046	105.946	6.125	103.232	103.132	103.032	6.125	103.232	103.132	103.032
6.250	106.033	105.933	105.833	6.250	106.287	106.187	106.087	6.250	106.350	106.250	106.150	6.250	103.455	103.355	103.255	6.250	103.455	103.355	103.255
6.375	105.693	105.593	105.493	6.375	106.201	106.069	106.001	6.375	106.232	106.104	106.032	6.375	101.347	101.215	101.147	6.375	101.347	101.215	101.147

30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	99.099	98.999	98.899	4.625	101.955	101.855	101.755	4.625	101.371	101.271	101.171	4.625	101.308	101.108	101.108	3.375	98.996	98.896	98.796
4.500	99.684	99.584	99.484	4.750	102.402	102.302	102.202	4.750	101.688	101.588	101.488	4.750	101.626	101.426	101.426	3.500	99.504	99.404	99.304
4.625	100.163	100.063	99.963	4.875	102.849	102.749	102.649	4.875	102.192	102.092	101.992	4.875	102.130	101.930	101.930	3.625	99.959	99.859	99.759
4.750	100.780	100.680	100.580	4.990	103.297	103.197	103.097	4.990	102.471	102.371	102.271	4.990	102.409	102.209	102.209	3.750	100.296	100.196	100.096
4.875	101.340	101.240	101.140	5.000	103.027	102.927	102.827	5.000	102.571	102.471	102.371	5.000	102.509	102.309	102.309	3.875	100.716	100.616	100.516
4.990	101.764	101.664	101.564	5.125	103.247	103.147	103.047	5.125	102.877	102.777	102.677	5.125	102.814	102.614	102.614	3.990	101.069	100.969	100.869
5.000	101.864	101.764	101.664	5.250	103.641	103.541	103.441	5.250	103.040	102.940	102.840	5.250	102.884	102.684	102.684	4.000	101.169	101.069	100.969
5.125	101.809	101.709	101.609	5.375	103.743	103.643	103.543	5.375	103.142	103.042	102.942	5.375	103.079	102.879	102.879	4.125	101.269	101.169	101.069
5.250	102.419	102.319	102.219	5.500	104.064	103.964	103.864	5.500	103.604	103.504	103.404	5.500	103.448	103.248	103.248	4.250	102.040	101.940	101.840
5.375	102.525	102.425	102.325	5.625	104.238	104.138	104.038	5.625	103.838	103.738	103.638	5.625	103.682	103.482	103.482	4.375	102.454	102.354	102.254
5.500	102.973	102.873	102.773	5.750	104.543	104.443	104.343	5.750	104.342	104.242	104.142	5.750	104.123	103.923	103.923	4.500	102.828	102.728	102.628
5.625	102.912	102.812	102.712	5.875	104.772	104.672	104.572	5.875	104.652	104.552	104.452	5.875	104.434	104.234	104.234	4.625	102.611	102.511	102.411
5.750	103.129	103.029	102.929	5.990	104.873	104.773	104.673	5.990	104.824	104.724	104.624	5.990	104.605	104.405	104.405	4.750	102.822	102.722	102.622
5.875	102.535	102.435	102.335	6.000	104.973	104.873	104.773	6.000	104.924	104.824	104.724	6.000	104.705	104.505	104.505	4.875	103.065	102.965	102.865
5.990	102.894	102.794	102.694	6.125	105.170	105.070	104.970	6.125	105.194	105.094	104.994	6.125	104.975	104.775	104.775	4.990	103.122	103.022	102.922
6.000	102.994	102.894	102.794	6.250	105.009	104.881	104.809	6.250	104.808	104.680	104.608	6.250	104.589	104.389	104.389	5.000	103.222	103.122	103.022
6.125	103.232	103.132	103.032	6.375	105.229	105.101	105.029	6.375	105.105	104.977	104.905	6.375	104.886	104.686	104.686	5.125	103.264	103.164	103.064
6.250	103.455	103.355	103.255	6.500	105.335	105.207	105.135	6.500	105.265	105.137	105.065	6.500	105.046	104.846	104.846	5.250	103.463	103.363	103.263
6.375	101.347	101.219	101.147	6.625	105.416	105.288	105.216	6.625	105.389	105.261	105.189	6.625	105.170	104.970	104.970	5.375	103.658	103.558	103.458

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	99.099	98.999	98.899	4.625	101.955	101.855	101.755	4.625	101.371	101.271	101.171	4.625	101.308	101.108	101.108	3.375	98.996	98.896	98.796	3.375	99.114	98.914	98.814
4.500	99.684	99.584	99.484	4.750	102.402	102.302	102.202	4.750	101.688	101.588	101.488	4.750	101.626	101.426	101.426	3.500	99.504	99.404	99.304	3.500	99.440	99.240	99.240
4.625	100.163	100.063	99.963	4.875	102.849	102.749	102.649	4.875	102.192	102.092	101.992	4.875	102.130	101.930	101.930	3.625	99.959	99.859	99.759	3.625	99.742	99.542	99.542
4.750	100.780	100.680	100.580	4.990	103.297	103.197	103.097	4.990	102.471	102.371	102.271	4.990	102.409	102.209	102.209	3.750	100.296	100.196	100.096	3.750	100.607	100.407	100.407
4.875	101.340	101.240	101.140	5.000	103.027	102.927	102.827	5.000	102.571	102.471	102.371	5.000	102.509	102.309	102.309	3.875	100.716	100.616	100.516	3.875	100.901	100.701	100.701
4.990	101.764	101.664	101.564	5.125	103.247	103.147	103.047	5.125	102.877	102.777	102.677	5.125	102.814	102.614	102.614	3.990	101.069	100.969	100.869	3.990	101.080	100.880	100.880
5.000	101.864	101.764	101.664	5.250	103.641	103.541	103.441	5.250	103.040	102.940	102.840	5.250	103.074	102.874	102.874	4.000	101.169	101.069	100.969	4.000	101.180	100.980	100.980
5.125	102.295	102.195	102.095	5.375	103.842	103.742	103.642	5.375	103.247	103.147	103.047	5.375	103.280	103.080	103.080	4.125	101.570	101.470	101.370	4.125	101.580	101.380	101.380
5.250	102.733	102.633	102.533	5.500	104.043	103.943	103.843	5.500	103.448	103.348	103.248	5.500	103.480	103.280	103.280	4.250	101.971	101.871	101.771	4.250	101.980	101.780	101.780
5.375	103.172	103.072	102.972	5.625	104.243	104.143	104.043	5.625	103.648	103.548	103.448	5.625	103.680	103.480	103.480	4.375	102.372	102.272	102.172	4.375	102.380	102.180	102.180
5.500	103.611	103.511	103.411	5.750	104.543	104.443	104.343	5.750	104.047	103.947	103.847	5.750	104.123	103.923	103.923	4.500	102.772	102.672	102.572	4.500	102.780	102.580	102.580
5.625	103.912	103.812	103.712	5.875	104.742	104.642	104.542	5.875	104.246	104.146	104.046	5.875	104.322	104.122	104.122	4.625	103.172	103.072	102.972	4.625	103.180	102.980	102.980
5.750	104.129	104.029	103.929	5.990	104.873	104.773	104.673	5.990	104.424	104.324	104.224	5.990	104.500	104.300	104.300	4.750	103.572	103.472	103.372	4.750	103.580	103.380	103.380
5.875	104.535	104.435	104.335	6.000	104.973	104.873	104.773	6.000	104.524	104.424	104.324	6.000	104.705	104.505	104.505	4.875	103.965	103.865	103.765	4.875	103.970	103.770	103.770
5.990	104.894	104.794	104.694	6.125	105.170	105.070	104.970	6.125	105.194	105.094	104.994	6.125	105.475	105.275	105.275	4.990	104.322	104.222	104.122	4.990	104.322	104.122	104.122
6.000	104.994	104.894	104.794	6.250	105.009	104.881	104.809	6.250	105.108	104.980	104.908	6.250	105.589	105.389	105.389	5.000	104.722	104.622	104.522	5.000	104.722	104.522	104.522
6.125	105.232	105.132	105.032	6.375	105.229	105.101	105.029	6.375	105.105	104.977	104.905	6.375	105.886	105.686	105.686	5.125	105.264	105.164	105.064	5.125	105.264	105.064	105.064
6.250	105.455	105.355	105.255	6.500	105.335	105.207	105.135	6.500	105.265	105.137	105.065	6.500	106.046	105.846	105.846	5.250	105.463	105.363	105.263	5.250	105.463	105.263	105.263
6.375	105.717	105.617	105.517	6.625	105.416	105.288	105.216	6.625	105.389	105.261	105.189	6.625	106.170	105.970	105.970	5.375	105.658	105.558	105.458	5.375	105.658	105.458	105.458



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.:

4/1/2019

45 Day Lock Exp.:

4/15/2019

60 Day Lock Exp.:

4/29/2019

W. Rate Sheet Dated: 2/28/2019

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	102.569	102.469	102.369	4.750	102.319	102.219	102.119	4.750	102.319	102.219	102.119	4.750	101.316	101.216	101.116	4.750	101.066	100.966	100.866
4.875	103.132	103.032	102.932	4.875	102.882	102.782	102.682	4.875	102.882	102.782	102.682	4.875	101.879	101.779	101.679	4.875	101.629	101.529	101.429
4.990	103.215	103.115	103.015	4.990	102.715	102.615	102.515	4.990	102.715	102.615	102.515	4.990	101.962	101.862	101.762	4.990	101.462	101.362	101.262
5.000	103.315	103.215	103.115	5.000	102.815	102.715	102.615	5.000	102.815	102.715	102.615	5.000	102.062	101.962	101.862	5.000	101.562	101.462	101.362
5.125	103.499	103.399	103.299	5.125	102.999	102.899	102.799	5.125	102.999	102.899	102.799	5.125	101.826	101.726	101.626	5.125	101.326	101.226	101.126
5.250	103.894	103.794	103.694	5.250	103.394	103.294	103.194	5.250	103.394	103.294	103.194	5.250	102.221	102.121	102.021	5.250	101.721	101.621	101.521
5.375	104.167	104.067	103.967	5.375	104.167	104.067	103.967	5.375	104.167	104.067	103.967	5.375	102.494	102.394	102.294	5.375	102.494	102.394	102.294
5.500	104.450	104.350	104.250	5.500	104.450	104.350	104.250	5.500	104.450	104.350	104.250	5.500	102.777	102.677	102.577	5.500	102.777	102.677	102.577
5.625	104.479	104.379	104.279	5.625	104.479	104.379	104.279	5.625	104.479	104.379	104.279	5.625	102.422	102.322	102.222	5.625	102.422	102.322	102.222
5.750	104.906	104.806	104.706	5.750	104.906	104.806	104.706	5.750	104.906	104.806	104.706	5.750	102.849	102.749	102.649	5.750	102.849	102.749	102.649
5.875	105.193	105.093	104.993	5.875	105.193	105.093	104.993	5.875	105.193	105.093	104.993	5.875	103.136	103.036	102.936	5.875	103.136	103.036	102.936
5.990	105.377	105.277	105.177	5.990	105.377	105.277	105.177	5.990	105.377	105.277	105.177	5.990	103.320	103.220	103.120	5.990	103.320	103.220	103.120
6.000	105.477	105.377	105.277	6.000	105.477	105.377	105.277	6.000	105.477	105.377	105.277	6.000	103.420	103.320	103.220	6.000	103.420	103.320	103.220
6.125	105.353	105.253	105.153	6.125	105.353	105.253	105.153	6.125	105.353	105.253	105.153	6.125	102.290	102.190	102.090	6.125	102.290	102.190	102.090
6.250	105.652	105.552	105.452	6.250	105.652	105.552	105.452	6.250	105.652	105.552	105.452	6.250	102.839	102.739	102.639	6.250	102.839	102.739	102.639
6.375	106.174	106.074	105.974	6.375	106.174	106.074	105.974	6.375	106.174	106.074	105.974	6.375	103.211	103.111	103.011	6.375	103.211	103.111	103.011
6.500	106.816	106.716	106.616	6.500	106.816	106.716	106.616	6.500	106.816	106.716	106.616	6.500	103.703	103.603	103.503	6.500	103.703	103.603	103.503
6.625	107.241	107.141	107.041	6.625	107.241	107.141	107.041	6.625	107.241	107.141	107.041	6.625	103.978	103.878	103.778	6.625	103.978	103.878	103.778
6.750	107.517	107.417	107.317	6.750	107.517	107.417	107.317	6.750	107.517	107.417	107.317	6.750	104.104	104.004	103.904	6.750	104.104	104.004	103.904
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	101.066	100.966	100.866	4.250	100.971	100.871	100.771	4.250	101.346	101.246	101.146	4.250	101.346	101.246	101.146	3.750	100.600	100.500	100.400
4.875	101.629	101.529	101.429	4.375	101.430	101.330	101.230	4.375	101.805	101.705	101.605	4.375	101.805	101.705	101.605	3.875	101.138	101.038	100.938
4.990	101.462	101.362	101.262	4.500	101.875	101.775	101.675	4.500	102.250	102.150	102.050	4.500	102.250	102.150	102.050	3.990	101.425	101.325	101.225
5.000	101.562	101.462	101.362	4.625	102.202	102.102	102.002	4.625	102.577	102.477	102.377	4.625	102.577	102.477	102.377	4.000	101.525	101.425	101.325
5.125	101.326	101.226	101.126	4.750	102.728	102.628	102.528	4.750	103.103	103.003	102.903	4.750	103.103	103.003	102.903	4.125	101.960	101.860	101.760
5.250	101.721	101.621	101.521	4.875	103.072	102.972	102.872	4.875	103.447	103.347	103.247	4.875	103.447	103.347	103.247	4.250	102.234	102.134	102.034
5.375	102.494	102.394	102.294	4.990	103.120	103.020	102.920	4.990	103.245	103.145	103.045	4.990	103.245	103.145	103.045	4.375	102.628	102.528	102.428
5.500	102.777	102.677	102.577	5.000	103.220	103.120	103.020	5.000	103.345	103.245	103.145	5.000	103.345	103.245	103.145	4.500	102.337	102.237	102.137
5.625	102.422	102.322	102.222	5.125	103.379	103.279	103.179	5.125	103.504	103.404	103.304	5.125	103.504	103.404	103.304	4.625	102.778	102.678	102.578
5.750	102.849	102.749	102.649	5.250	103.751	103.651	103.551	5.250	103.876	103.776	103.676	5.250	103.876	103.776	103.676	4.750	103.038	102.938	102.838
5.875	103.136	103.036	102.936	5.375	104.008	103.908	103.808	5.375	104.008	103.908	103.808	5.375	104.008	103.908	103.808	4.875	103.172	103.072	102.972
5.990	103.320	103.220	103.120	5.500	104.260	104.160	104.060	5.500	104.260	104.160	104.060	5.500	104.260	104.160	104.060	4.990	103.005	102.905	102.805
6.000	103.420	103.320	103.220	5.625	104.418	104.318	104.218	5.625	104.418	104.318	104.218	5.625	104.418	104.318	104.218	5.000	103.105	103.005	102.905
6.125	102.290	102.190	102.090	5.750	104.774	104.674	104.574	5.750	104.774	104.674	104.574	5.750	104.774	104.674	104.574	5.125	103.500	103.400	103.300
6.250	102.839	102.739	102.639	5.875	105.133	105.033	104.933	5.875	105.133	105.033	104.933	5.875	105.133	105.033	104.933	5.250	103.705	103.605	103.505
6.375	103.211	103.111	103.011	5.990	105.304	105.204	105.104	5.990	105.304	105.204	105.104	5.990	105.304	105.204	105.104	5.375	103.937	103.837	103.737
6.500	103.703	103.603	103.503	6.000	105.404	105.304	105.204	6.000	105.404	105.304	105.204	6.000	105.404	105.304	105.204	5.500	102.408	102.308	102.208
6.625	103.978	103.878	103.778	6.125	105.063	104.963	104.863	6.125	105.063	104.963	104.863	6.125	105.063	104.963	104.863	5.625	102.762	102.662	102.562
6.750	104.104	104.004	103.904	6.250	105.432	105.332	105.232	6.250	105.432	105.332	105.232	6.250	105.432	105.332	105.232	5.750	103.058	102.958	102.858
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	101.100	101.000	100.900	3.750	101.100	101.000	100.900	3.750	100.037	99.937	99.837	3.750	100.537	100.437	100.337	3.750	100.537	100.437	100.337
3.875	101.388	101.288	101.188	3.875	101.388	101.288	101.188	3.875	100.575	100.475	100.375	3.875	100.825	100.725	100.625	3.875	100.825	100.725	100.625
3.990	101.675	101.575	101.475	3.990	101.675	101.575	101.475	3.990	100.360	100.260	100.160	3.990	100.610	100.510	100.410	3.990	100.610	100.510	100.410
4.000	101.775	101.675	101.575	4.000	101.775	101.675	101.575	4.000	100.460	100.360	100.260	4.000	100.710	100.610	100.510	4.000	100.710	100.610	100.510
4.125	102.210	102.110	102.010	4.125	102.210	102.110	102.010	4.125	100.895	100.795	100.695	4.125	101.145	101.045	100.945	4.125	101.145	101.045	100.945
4.250	102.484	102.384	102.284	4.250	102.484	102.384	102.284	4.250	101.169	101.069	100.969	4.250	101.419	101.319	101.219	4.250	101.419	101.319	101.219
4.375	102.628	102.528	102.428	4.375	102.628	102.528	102.428	4.375	101.563	101.463	101.363	4.375	101.563	101.463	101.363	4.375	101.563	101.463	101.363
4.500	102.337	102.237	102.137	4.500	102.337	102.237	102.137	4.500	100.680	100.580	100.480	4.500	100.680	100.580	100.480	4.500	100.680	100.580	100.480
4.625	102.778	102.678	102.578	4.625	102.778	102.678	102.578	4.625	101.121	101.021	100.921	4.625	101.121	101.021	100.921	4.625	101.121	101.021	100.921
4.750	103.038	102.938	102.838	4.750	103.038	102.938	102.838	4.750	101.381	101.281	101.181	4.750	101.381	101.281	101.181	4.750	101.381	101.281	101.181
4.875	103.172	103.072	102.972	4.875	103.172	103.072.													



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.:

4/1/2019

45 Day Lock Exp.:

4/15/2019

60 Day Lock Exp.:

4/29/2019

W. Rate Sheet Dated: 2/28/2019

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	102.685	102.585	102.485	4.250	101.180	101.080	100.980	3.750	100.733	100.633	100.533	4.750	101.418	101.318	101.218	3.750	100.169	100.069	99.969
4.875	103.237	103.137	103.037	4.375	101.633	101.533	101.433	3.875	101.268	101.168	101.068	4.875	101.970	101.870	101.770	3.875	100.704	100.604	100.504
4.990	103.314	103.214	103.114	4.500	102.069	101.969	101.869	3.990	101.534	101.434	101.334	4.990	102.047	101.947	101.847	3.990	100.473	100.373	100.273
5.000	103.414	103.314	103.214	4.625	102.340	102.240	102.140	4.000	101.634	101.534	101.434	5.000	102.147	102.047	101.947	4.000	100.573	100.473	100.373
5.125	103.544	103.444	103.344	4.750	102.858	102.758	102.658	4.125	102.067	101.967	101.867	5.125	101.858	101.758	101.658	4.125	101.006	100.906	100.806
5.250	103.922	103.822	103.722	4.875	103.196	103.096	102.996	4.250	102.342	102.242	102.142	5.250	102.236	102.136	102.036	4.250	101.281	101.181	101.081
5.375	104.219	104.119	104.019	4.990	103.241	103.141	103.041	4.375	102.731	102.631	102.531	5.375	102.533	102.433	102.333	4.375	101.670	101.570	101.470
5.500	104.497	104.397	104.297	5.000	103.341	103.241	103.141	4.500	102.365	102.265	102.165	5.500	102.811	102.711	102.611	4.500	100.708	100.608	100.508
5.625	104.504	104.404	104.304	5.125	103.459	103.359	103.259	4.625	102.802	102.702	102.602	5.625	102.429	102.329	102.229	4.625	101.145	101.045	100.945
5.750	104.925	104.825	104.725	5.250	103.826	103.726	103.626	4.750	103.060	102.960	102.860	5.750	102.850	102.750	102.650	4.750	101.403	101.303	101.203
5.875	105.205	105.105	105.005	5.375	104.078	103.978	103.878	4.875	103.190	103.090	102.990	5.875	103.130	103.030	102.930	4.875	101.533	101.433	101.333
5.990	105.383	105.283	105.183	5.500	104.327	104.227	104.127	4.990	103.022	102.922	102.822	5.990	103.308	103.208	103.108	4.990	101.115	101.015	100.915
6.000	105.483	105.383	105.283	5.625	104.456	104.356	104.256	5.000	103.122	103.022	102.922	6.000	103.408	103.308	103.208	5.000	101.215	101.115	101.015
6.125	105.380	105.280	105.180	5.750	104.807	104.707	104.607	5.125	103.514	103.414	103.314	6.125	102.301	102.201	102.101	5.125	101.607	101.507	101.407
6.250	105.673	105.573	105.473	5.875	105.162	105.062	104.962	5.250	103.717	103.617	103.517	6.250	102.860	102.760	102.660	5.250	101.810	101.710	101.610
6.375	106.215	106.115	106.015	5.990	105.332	105.232	105.132	5.375	103.946	103.846	103.746	6.375	103.252	103.152	103.052	5.375	102.039	101.939	101.839
6.500	106.292	106.192	106.092	6.000	105.432	105.332	105.232	5.500	102.446	102.346	102.246	6.500	103.179	103.079	102.979	5.500	100.289	100.189	100.089
6.625	106.773	106.673	106.573	6.125	105.103	105.003	104.903	5.625	102.793	102.693	102.593	6.625	103.510	103.410	103.310	5.625	100.636	100.536	100.436
6.750	107.103	107.003	106.903	6.250	105.470	105.370	105.270	5.750	103.085	102.985	102.885	6.750	103.690	103.590	103.490	5.750	100.928	100.828	100.728

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.:

4/1/2019

45 Day Lock Exp.:

4/15/2019

60 Day Lock Exp.:

4/29/2019

W. Rate Sheet Dated: 2/28/2019

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	97.908	97.783	97.658	
4.125	98.444	98.319	98.194	
4.250	98.958	98.833	98.708	
4.375	99.405	99.280	99.155	
4.500	99.839	99.714	99.589	
4.625	100.224	100.099	99.974	
4.750	100.607	100.482	100.357	
4.875	100.950	100.825	100.700	
5.000	101.243	101.118	100.993	
5.125	101.562	101.437	101.312	
5.250	101.846	101.721	101.596	
5.375	102.087	101.962	101.837	
5.500	102.331	102.206	102.081	

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	99.242	99.117	98.992	
3.875	99.701	99.576	99.451	
4.000	100.106	99.981	99.856	
4.125	100.466	100.341	100.216	
4.250	100.698	100.573	100.448	
4.375	100.908	100.783	100.658	
4.500	101.067	100.942	100.817	
4.625	101.235	101.110	100.985	
4.750	101.373	101.248	101.123	
4.875	101.611	101.486	101.361	
5.000	101.881	101.756	101.631	

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	98.778	98.653	98.528	
3.625	99.258	99.133	99.008	
3.750	99.751	99.626	99.501	
3.875	100.176	100.051	99.926	
4.000	100.549	100.424	100.299	
4.125	100.907	100.782	100.657	
4.250	101.238	101.113	100.988	
4.375	101.496	101.371	101.246	
4.500	101.711	101.586	101.461	
4.625	101.965	101.840	101.715	
4.750	102.244	102.119	101.994	
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)