



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.: 4/30/2019

W. Rate Sheet Dated: 3/1/2019

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	100.021	99.871	99.721	3.750	99.600	99.450	99.300	2.375	95.261	95.111	94.961	3.125	97.359	97.209	97.059
3.875	100.520	100.370	100.220	3.875	100.010	99.860	99.710	2.500	94.238	94.088	93.938	3.250	97.974	97.824	97.674
4.000	101.021	100.871	100.721	4.000	100.376	100.226	100.076	2.625	95.138	94.988	94.838	3.375	98.346	98.196	98.046
4.125	101.515	101.365	101.215	4.125	100.718	100.568	100.418	2.750	97.564	97.414	97.264	3.500	98.711	98.561	98.411
4.250	102.012	101.912	101.803	4.250	101.270	101.170	101.061	2.875	98.014	97.864	97.714	3.625	99.031	98.881	98.731
4.375	102.499	102.399	102.290	4.375	101.605	101.505	101.396	3.000	98.463	98.313	98.163	Margin = 2.250		Index = 2.550	
4.500	102.920	102.820	102.711	4.500	101.948	101.848	101.739	3.125	98.906	98.756	98.606				
4.625	103.298	103.198	103.089	4.625	102.290	102.190	102.080	3.250	99.277	99.127	98.977				
4.750	103.423	103.323	103.223	4.750	102.151	102.051	101.951	3.375	99.722	99.572	99.422				
4.875	103.187	103.087	102.987	4.875	102.525	102.425	102.325	3.500	100.162	100.012	99.862				
5.000	103.732	103.632	103.532	5.000	102.868	102.768	102.668	3.625	100.586	100.436	100.286				
5.125	103.982	103.882	103.782	5.125	103.109	103.009	102.909	3.750	100.686	100.536	100.386				
5.250	103.582	103.482	103.382	5.250	102.799	102.699	102.599	3.875	101.073	100.923	100.773				
5.375	103.739	103.639	103.539	5.375	103.163	103.063	102.963	4.000	101.417	101.267	101.117				
5.500	104.070	103.970	103.870	5.500	103.506	103.406	103.306	4.125	101.736	101.586	101.436				
5.625	104.290	104.190	104.090	5.625	103.598	103.498	103.398	4.250	101.356	101.206	101.056				
5.750	104.173	104.064	103.964	5.750	103.005	102.896	102.796	4.375	101.668	101.518	101.368				
5.875	104.181	104.071	103.971	5.875	103.379	103.279	103.179	4.500	101.989	101.839	101.689				
6.000	104.611	104.502	104.402	6.000	103.723	103.623	103.523	4.625	102.308	102.158	102.008				

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	98.821	98.671	98.521	3.750	98.600	98.450	98.300	2.375	94.261	94.111	93.961	3.125	96.359	96.209	96.059
3.875	99.320	99.170	99.020	3.875	99.010	98.860	98.710	2.500	93.238	93.088	92.938	3.250	96.974	96.824	96.674
4.000	99.821	99.671	99.521	4.000	99.376	99.226	99.076	2.625	94.138	93.988	93.838	3.375	97.346	97.196	97.046
4.125	100.315	100.165	100.015	4.125	99.718	99.568	99.418	2.750	96.564	96.414	96.264	3.500	97.711	97.561	97.411
4.250	100.762	100.662	100.553	4.250	100.270	100.170	100.061	2.875	97.014	96.864	96.714	3.625	98.031	97.881	97.731
4.375	101.249	101.149	101.040	4.375	100.605	100.505	100.396	3.000	97.463	97.313	97.163	Margin = 2.250		Index = 2.550	
4.500	101.670	101.570	101.461	4.500	100.948	100.848	100.739	3.125	97.906	97.756	97.606	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.048	101.948	101.839	4.625	101.290	101.190	101.080	3.250	98.277	98.127	97.977	Rate	30 Day	45 Day	60 Day
4.750	102.173	102.073	101.973	4.750	101.151	101.051	100.951	3.375	98.722	98.572	98.422	4.625	100.898	100.648	100.398
4.875	102.137	102.037	101.937	4.875	101.525	101.425	101.325	3.500	99.162	99.012	98.862	4.750	100.475	100.225	99.975
5.000	102.482	102.382	102.282	5.000	101.868	101.768	101.668	3.625	99.586	99.436	99.286	4.875	100.887	100.637	100.387
5.125	102.902	102.802	102.702	5.125	102.209	102.109	102.009	3.750	99.686	99.536	99.386	5.000	101.232	100.982	100.732
5.250	102.682	102.582	102.482	5.250	101.799	101.699	101.599	3.875	100.073	99.923	99.773	5.125	101.602	101.352	101.102
5.375	102.939	102.839	102.739	5.375	102.163	102.063	101.963	4.000	100.417	100.267	100.117	5.250	101.082	100.832	100.582
5.500	103.220	103.120	103.020	5.500	102.506	102.406	102.306	4.125	100.736	100.586	100.436	5.375	101.439	101.189	100.939
5.625	103.340	103.240	103.140	5.625	102.648	102.548	102.448	4.250	100.356	100.206	100.056	5.500	102.000	101.750	101.500
5.750	103.023	102.914	102.814	5.750	102.005	101.896	101.796	4.375	100.668	100.518	100.368	5.625	102.250	102.000	101.750
5.875	103.031	102.921	102.821	5.875	102.379	102.270	102.170	4.500	100.989	100.839	100.689	5.750	102.500	102.250	102.000
6.000	103.461	103.352	103.252	6.000	102.723	102.613	102.513	4.625	101.308	101.158	101.008	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	100.037	99.787	99.537	4.875	99.805	99.555	99.305
5.125	100.752	100.502	100.252	5.125	100.489	100.239	99.989
5.375	100.589	100.339	100.089	5.375	100.443	100.193	99.943
5.625	101.390	101.140	100.890	5.625	101.128	100.878	100.628
5.875	101.056	100.806	100.556	5.875	100.659	100.409	99.972
6.000	101.486	101.236	100.986	6.000	101.003	100.753	100.503
6.125	101.857	101.607	101.357	6.125	101.344	101.094	100.844
6.250	102.750	102.500	102.250	6.250	102.925	102.675	102.425
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	98.148	97.898	97.648	
4.750	97.725	97.475	97.225	
4.875	98.137	97.887	97.637	
5.000	98.482	98.232	97.982	
5.125	98.852	98.602	98.352	
5.250	98.332	98.082	97.832	
5.375	98.689	98.439	98.189	
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	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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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.:

4/30/2019

W. Rate Sheet Dated: 3/1/2019

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	98.552	98.402	98.252	3.750	98.132	97.982	97.832	2.375	91.761	91.611	91.461	3.125	95.67	95.522	95.372
3.875	99.051	98.901	98.751	3.875	98.541	98.391	98.241	2.500	90.738	90.588	90.438	3.250	96.97	96.824	96.674
4.000	99.552	99.402	99.252	4.000	98.907	98.757	98.607	2.625	91.638	91.488	91.338	3.375	97.35	97.196	97.046
4.125	100.046	99.896	99.746	4.125	99.249	99.099	98.949	2.750	95.877	95.727	95.577	3.500	97.71	97.561	97.411
4.250	100.575	100.475	100.365	4.250	99.833	99.733	99.623	2.875	96.326	96.176	96.026	3.625	98.03	97.881	97.731
4.375	101.061	100.961	100.852	4.375	100.168	100.068	99.958	3.000	96.776	96.626	96.476	Margin = 2.250		Index = 2.550	
4.500	101.483	101.383	101.273	4.500	100.511	100.411	100.302	3.125	97.218	97.068	96.918				
4.625	101.861	101.761	101.652	4.625	100.852	100.752	100.643	3.250	98.277	98.127	97.977				
4.750	101.673	101.573	101.473	4.750	100.401	100.301	100.201	3.375	98.722	98.572	98.422				
4.875	101.437	101.337	101.237	4.875	100.775	100.675	100.575	3.500	99.162	99.012	98.862				
5.000	101.982	101.882	101.782	5.000	101.118	101.018	100.918	3.625	99.586	99.436	99.286				
5.125	102.232	102.132	102.032	5.125	101.359	101.259	101.159	3.750	99.217	99.067	98.917				
5.250	101.550	101.450	101.350	5.250	100.768	100.668	100.568	3.875	99.604	99.454	99.304				
5.375	101.708	101.608	101.508	5.375	101.132	101.032	100.932	4.000	99.948	99.798	99.648				
5.500	102.039	101.939	101.839	5.500	101.475	101.375	101.275	4.125	100.268	100.118	99.968				
5.625	102.259	102.159	102.059	5.625	101.566	101.466	101.366	4.250	99.919	99.769	99.619				
5.750	101.642	101.532	101.095	5.750	100.474	100.365	99.927	4.375	100.231	100.081	99.931				
5.875	101.649	101.540	101.102	5.875	100.848	100.739	100.301	4.500	100.552	100.402	100.252				
6.000	102.080	101.971	101.533	6.000	101.191	101.082	100.644	4.625	100.870	100.720	100.570				

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	97.352	97.202	97.052	3.750	97.132	96.982	96.832	2.375	92.511	92.361	92.211	3.125	94.672	94.522	94.372
3.875	97.851	97.701	97.551	3.875	97.541	97.391	97.241	2.500	91.488	91.338	91.188	3.250	95.974	95.824	95.674
4.000	98.352	98.202	98.052	4.000	97.907	97.757	97.607	2.625	92.388	92.238	92.088	3.375	96.346	96.196	96.046
4.125	98.846	98.696	98.546	4.125	98.249	98.099	97.949	2.750	95.658	95.508	95.358	3.500	96.711	96.561	96.411
4.250	99.325	99.225	99.115	4.250	98.833	98.733	98.623	2.875	96.108	95.958	95.808	3.625	97.031	96.881	96.731
4.375	99.811	99.711	99.602	4.375	99.168	99.068	98.958	3.000	96.557	96.407	96.257	Margin = 2.250		Index = 2.550	
4.500	100.233	100.133	100.023	4.500	99.511	99.411	99.302	3.125	97.000	96.850	96.700	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.611	100.511	100.402	4.625	99.852	99.752	99.643	3.250	97.184	97.034	96.884	Rate	30 Day	45 Day	60 Day
4.750	100.423	100.323	100.223	4.750	99.401	99.301	99.201	3.375	97.629	97.479	97.329	4.625	99.461	99.211	98.961
4.875	100.387	100.287	100.187	4.875	99.775	99.675	99.575	3.500	98.069	97.919	97.769	4.750	98.725	98.475	98.225
5.000	100.732	100.632	100.532	5.000	100.118	100.018	99.918	3.625	98.493	98.343	98.193	4.875	99.137	98.887	98.637
5.125	101.152	101.052	100.952	5.125	100.459	100.359	100.259	3.750	98.436	98.286	98.136	5.000	99.482	99.232	98.982
5.250	100.650	100.550	100.450	5.250	99.768	99.668	99.568	3.875	98.823	98.673	98.523	5.125	99.852	99.602	99.352
5.375	100.908	100.808	100.708	5.375	100.132	100.032	99.932	4.000	99.167	99.017	98.867	5.250	99.050	98.800	98.550
5.500	101.189	101.089	100.989	5.500	100.475	100.375	100.275	4.125	99.486	99.336	99.186	5.375	99.408	99.158	98.908
5.625	101.309	101.209	101.109	5.625	100.616	100.516	100.416	4.250	98.794	98.644	98.494	5.500	99.969	99.719	99.469
5.750	100.492	100.382	99.945	5.750	99.474	99.365	98.927	4.375	99.106	98.956	98.806	5.625	100.219	99.969	99.719
5.875	100.499	100.390	99.952	5.875	99.848	99.739	99.301	4.500	99.427	99.277	99.127	5.750	99.969	99.719	99.282
6.000	100.930	100.821	100.383	6.000	100.191	100.082	99.644	4.625	99.745	99.595	99.445	5.875	100.218	99.968	99.531

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:	3/1/2019 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	98.287	98.037	97.787	4.875	98.055	97.805	97.555
5.125	99.002	98.752	98.502	5.125	98.739	98.489	98.239
5.375	98.558	98.308	98.058	5.375	98.412	98.162	97.912
5.625	99.359	99.109	98.859	5.625	99.096	98.846	98.596
5.875	98.524	98.274	97.837	5.875	98.128	97.878	97.441
6.000	98.955	98.705	98.268	6.000	98.471	98.221	97.784
6.125	99.325	99.075	98.638	6.125	98.813	98.563	98.125
6.250	99.250	99.000	98.563	6.250	99.425	99.175	98.925
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	96.711	96.461	96.211	
4.750	95.975	95.725	95.475	
4.875	96.387	96.137	95.887	
5.000	96.732	96.482	96.232	
5.125	97.102	96.852	96.602	
5.250	96.300	96.050	95.800	
5.375	96.658	96.408	96.158	
5.500	97.219	96.969	96.719	
5.625	97.469	97.219	96.969	
5.750	97.219	96.969	96.532	
5.875	97.468	97.218	96.781	

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
Lockdesk e-mail: Lockdesk@afwholesale.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.: 4/30/2019

W. Rate Sheet Dated: 3/1/2019

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	100.573	100.473	100.373	4.375	99.847	99.747	99.647	4.375	99.660	99.560	99.460	4.375	99.780	99.680	99.580	4.375	99.054	98.954	98.854
4.500	101.087	100.987	100.887	4.500	100.414	100.314	100.214	4.500	100.227	100.127	100.027	4.500	100.315	100.215	100.115	4.500	99.642	99.542	99.442
4.625	101.402	101.302	101.202	4.625	100.870	100.770	100.670	4.625	100.619	100.519	100.419	4.625	100.580	100.480	100.380	4.625	100.048	99.948	99.848
4.750	101.979	101.879	101.779	4.750	101.719	101.619	101.519	4.750	101.715	101.615	101.515	4.750	100.874	100.774	100.674	4.750	100.614	100.514	100.414
4.875	102.445	102.345	102.245	4.875	102.245	102.145	102.045	4.875	102.245	102.145	102.045	4.875	101.385	101.285	101.185	4.875	101.185	101.085	100.985
4.990	102.713	102.613	102.513	4.990	102.552	102.452	102.352	4.990	102.552	102.452	102.352	4.990	101.770	101.670	101.570	4.990	101.609	101.509	101.409
5.000	102.813	102.713	102.613	5.000	102.652	102.552	102.452	5.000	102.652	102.552	102.452	5.000	101.870	101.770	101.670	5.000	101.709	101.609	101.509
5.125	103.109	103.009	102.909	5.125	102.983	102.883	102.783	5.125	102.983	102.883	102.783	5.125	101.788	101.688	101.588	5.125	101.662	101.562	101.462
5.250	103.485	103.385	103.285	5.250	103.616	103.516	103.416	5.250	103.706	103.606	103.506	5.250	102.271	102.171	102.071	5.250	102.271	102.171	102.071
5.375	103.762	103.662	103.562	5.375	103.935	103.835	103.735	5.375	104.029	103.929	103.829	5.375	102.478	102.378	102.278	5.375	102.478	102.378	102.278
5.500	104.025	103.925	103.825	5.500	104.226	104.126	104.026	5.500	104.319	104.219	104.119	5.500	102.929	102.829	102.729	5.500	102.929	102.829	102.729
5.625	104.241	104.141	104.041	5.625	104.466	104.366	104.266	5.625	104.559	104.459	104.359	5.625	102.866	102.766	102.666	5.625	102.866	102.766	102.666
5.750	104.796	104.696	104.596	5.750	105.139	105.039	104.939	5.750	105.197	105.097	104.997	5.750	103.087	102.987	102.887	5.750	103.087	102.987	102.887
5.875	104.981	104.881	104.781	5.875	105.492	105.392	105.292	5.875	105.555	105.455	105.355	5.875	103.051	102.951	102.851	5.875	103.051	102.951	102.851
5.990	105.092	104.992	104.892	5.990	105.677	105.577	105.477	5.990	105.739	105.639	105.539	5.990	102.859	102.759	102.659	5.990	102.859	102.759	102.659
6.000	105.192	105.092	104.992	6.000	105.777	105.677	105.577	6.000	105.839	105.739	105.639	6.000	102.959	102.859	102.759	6.000	102.959	102.859	102.759
6.125	105.753	105.653	105.553	6.125	106.049	105.949	105.849	6.125	106.112	106.012	105.912	6.125	103.201	103.101	103.001	6.125	103.201	103.101	103.001
6.250	105.999	105.899	105.799	6.250	106.252	106.152	106.052	6.250	106.315	106.215	106.115	6.250	103.424	103.324	103.224	6.250	103.424	103.324	103.224
6.375	105.654	105.527	105.454	6.375	106.162	106.030	105.962	6.375	106.193	106.066	105.993	6.375	101.308	101.176	101.108	6.375	101.308	101.176	101.108

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	98.867	98.767	98.667	4.625	101.793	101.693	101.593	4.625	101.145	101.045	100.945	4.625	101.083	100.883	100.883	3.375	98.833	98.733	98.633
4.500	99.455	99.355	99.255	4.750	102.244	102.144	102.044	4.750	101.530	101.430	101.330	4.750	101.467	101.267	101.267	3.500	99.344	99.244	99.144
4.625	99.997	99.897	99.797	4.875	102.695	102.595	102.495	4.875	102.038	101.938	101.838	4.875	101.975	101.775	101.775	3.625	99.802	99.702	99.602
4.750	100.610	100.510	100.410	4.990	102.776	102.676	102.576	4.990	102.318	102.218	102.118	4.990	102.255	102.055	102.055	3.750	100.220	100.120	100.020
4.875	101.185	101.085	100.985	5.000	102.876	102.776	102.676	5.000	102.418	102.318	102.218	5.000	102.355	102.155	102.155	3.875	100.644	100.544	100.444
4.990	101.609	101.509	101.409	5.125	103.132	103.032	102.932	5.125	102.729	102.629	102.529	5.125	102.666	102.466	102.466	3.990	101.002	100.902	100.802
5.000	101.709	101.609	101.509	5.250	103.592	103.492	103.392	5.250	102.991	102.891	102.791	5.250	102.835	102.635	102.635	4.000	101.102	101.002	100.902
5.125	101.662	101.562	101.462	5.375	103.796	103.696	103.596	5.375	103.279	103.179	103.079	5.375	103.123	102.923	102.923	4.125	101.545	101.445	101.345
5.250	102.271	102.171	102.071	5.500	104.018	103.918	103.818	5.500	103.557	103.457	103.357	5.500	103.401	103.201	103.201	4.250	101.978	101.878	101.778
5.375	102.478	102.378	102.278	5.625	104.193	104.093	103.993	5.625	103.792	103.692	103.592	5.625	103.636	103.436	103.436	4.375	102.397	102.297	102.197
5.500	102.929	102.829	102.729	5.750	104.509	104.409	104.309	5.750	104.307	104.207	104.107	5.750	104.089	103.889	103.889	4.500	102.774	102.674	102.574
5.625	102.866	102.766	102.666	5.875	104.739	104.639	104.539	5.875	104.618	104.518	104.418	5.875	104.399	104.199	104.199	4.625	102.563	102.463	102.363
5.750	103.087	102.987	102.887	5.990	104.838	104.738	104.638	5.990	104.790	104.690	104.590	5.990	104.571	104.371	104.371	4.750	102.775	102.675	102.575
5.875	102.501	102.401	102.301	6.000	104.938	104.838	104.738	6.000	104.890	104.790	104.690	6.000	104.671	104.471	104.471	4.875	103.019	102.919	102.819
5.990	102.859	102.759	102.659	6.125	105.139	105.039	104.939	6.125	105.159	105.059	104.959	6.125	104.940	104.740	104.740	4.990	103.077	102.977	102.877
6.000	102.959	102.859	102.759	6.250	104.969	104.869	104.769	6.250	104.768	104.668	104.568	6.250	104.549	104.349	104.349	5.000	103.177	103.077	102.977
6.125	103.201	103.101	103.001	6.375	105.189	105.062	104.989	6.375	105.066	104.939	104.866	6.375	104.848	104.648	104.648	5.125	103.212	103.112	103.012
6.250	103.424	103.324	103.224	6.500	105.295	105.168	105.095	6.500	105.227	105.100	105.027	6.500	105.008	104.808	104.808	5.250	103.412	103.312	103.212
6.375	101.308	101.181	101.108	6.625	105.376	105.249	105.176	6.625	105.353	105.226	105.153	6.625	105.134	104.934	104.934	5.375	103.609	103.509	103.409

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	98.867	98.767	98.667	4.625	101.793	101.693	101.593	4.625	101.145	101.045	100.945	4.625	101.083	100.883	100.883	3.375	98.833	98.733	98.633	3.375	98.954	98.754	98.754
4.500	99.455	99.355	99.255	4.750	102.244	102.144	102.044	4.750	101.530	101.430	101.330	4.750	101.467	101.267	101.267	3.500	99.344	99.244	99.144	3.500	99.280	99.080	99.080
4.625	99.997	99.897	99.797	4.875	102.695	102.595	102.495	4.875	102.038	101.938	101.838	4.875	101.975	101.775	101.775	3.625	99.802	99.702	99.602	3.625	99.585	99.385	99.385
4.750	100.610	100.510	100.410	4.990	102.776	102.676	102.576	4.990	102.318	102.218	102.118	4.990	102.255	102.055	102.055	3.750	100.220	100.120	100.020	3.750	100.538	100.338	100.338
4.875	101.185	101.085	100.985	5.000	102.876	102.776	102.676	5.000	102.418	102.318	102.218	5.000	102.355	102.155	102.155	3.875	100.644	100.544	100.444	3.875	100.832	100.632	100.632
4.990	101.609	101.509	101.409	5.125	103.132	103.032	102.932	5.125	102.729	102.629	102.529	5.125	102.666	102.466	102.466	3.990	101.002	100.902	100.802	3.990	101.014	100.814	100.814
5.000	101.709	101.609	101.509	5.250	103.592	103.492	103.392	5.250	102.991	102.891	102.791	5.250	102.835	102.635	102.635	4.000	101.102	101.002	100.902	4.000	101.114	100.914	100.914
5.125	101.662	101.562	101.462	5.375	103.736	103.636	103.536	5.375	103.279	103.179	103.079	5.375	103.223	103.023	103.023	4.125	101.583	101.483	101.383	4.125	101.360	101.160	101.160
5.250	101.709	101.609	101.509	5.500	103.918	103.818	103.718	5.500	103.551	103.451	103.351	5.500	103.495	103.295	103.295	4.250	101.978	101.878	101.778	4.250	101.372	101.172	101.172
5.375	102.478	102.378	102.278	5.625	104.193	104.093	103.993	5.625	103.792	103.692	103.592	5.625	103.636	103.436	103.436	4.375	102.397	102.297	102.197	4.375	101.776	101.576	101.576
5.500	102.929	102.829	102.729	5.750	104.509	104.409	104.309	5.750	104.307	104.207	104.107	5.750	104.089	103.889	103.889	4.500	102.774	102.674	102.574	4.500	101.977	101.777	101.777
5.625	102.866	102.766	102.666	5.875	104.739	104.639	104.539	5.875	104.618	104.518	104.418	5.875	104.399	104.199	104.199	4.625	102.563	102.463	102.363	4.625	102.197	101.997	101.997
5.750	103.087	102.987	102.887	5.990	104.838	104.738	104.638	5.990	104.790	104.690	104.590	5.990	104.571	104.371	104.371	4.750	102.755	102.655	102.555	4.750	102.410	102.210	102.210
5.875	102.501	102.401	102.301	6.000	104.938	104.838	104.738	6.000	104.890	104.790	104.690	6.000	104.671	104.471	104.471	4.875	103.019	102.919	102.819	4.875	102.610	102.410	102.410
5.990	102.859	102.759	102.659	6.125	105.139	105.039	104.939	6.125	105.159	105.059	104.959	6.125	104.940	104.740	104.740	4.990	103.077	102.977	102.877	4.990	102.677	102.477	102.477
6.000	102.959	102.859	102.759	6.250	104.969	104.842	104.769	6.250	104.768	104.641	104.568	6.250	104.549	104.349	104.349	5.000	103.177	103.077	102.977	5.000	102.777	102.577	102.577
6.125	103.201	103.101	103.001	6.375	105.189	105.062	104.989	6.375	105.066	104.939	104.866	6.375	104.848	104.648	104.648	5.125	103.212	103.112	103.012	5.125	102.650	102.450	102.450
6.250	103.424	103.324	103.224	6.500	105.295	105.168	105.095	6.500	105.227	105.100	105.027	6.500	105.008	104.808	104.808	5.250	103.412	103.312	103.212	5.250	102.852	102.652	102.652
6.375	103.308	103.181	103.108	6.625	105.376	105.249	105.176	6.625	105.353	105.226	105.153	6.625	105.134	104.934	104.934	5.375	103.609	103.509	103.409	5.375	103.050	102.850	102.850



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.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.: 4/30/2019

W. Rate Sheet Dated: 3/1/2019

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	102.462	102.362	102.262	4.750	102.212	102.112	102.012	4.750	102.212	102.112	102.012	4.750	101.206	101.106	101.006	4.750	100.956	100.856	100.756
4.875	103.027	102.927	102.827	4.875	102.777	102.677	102.577	4.875	102.777	102.677	102.577	4.875	101.771	101.671	101.571	4.875	101.521	101.421	101.321
4.990	103.124	102.924	102.824	4.990	102.624	102.524	102.424	4.990	102.624	102.524	102.424	4.990	101.868	101.768	101.668	4.990	101.368	101.268	101.168
5.000	103.224	103.124	103.024	5.000	102.724	102.624	102.524	5.000	102.724	102.624	102.524	5.000	101.968	101.868	101.768	5.000	101.468	101.368	101.268
5.125	103.472	103.372	103.272	5.125	102.972	102.872	102.772	5.125	102.972	102.872	102.772	5.125	101.797	101.697	101.597	5.125	101.297	101.197	101.097
5.250	103.876	103.776	103.676	5.250	103.376	103.276	103.176	5.250	103.376	103.276	103.176	5.250	102.201	102.101	102.001	5.250	101.701	101.601	101.501
5.375	104.147	104.047	103.947	5.375	104.147	104.047	103.947	5.375	104.147	104.047	103.947	5.375	102.472	102.372	102.272	5.375	101.972	101.872	101.772
5.500	104.455	104.355	104.255	5.500	104.455	104.355	104.255	5.500	104.455	104.355	104.255	5.500	102.780	102.680	102.580	5.500	102.280	102.180	102.080
5.625	104.507	104.407	104.307	5.625	104.507	104.407	104.307	5.625	104.507	104.407	104.307	5.625	102.430	102.330	102.230	5.625	101.930	101.830	101.730
5.750	104.941	104.841	104.741	5.750	104.941	104.841	104.741	5.750	104.941	104.841	104.741	5.750	102.864	102.764	102.664	5.750	102.364	102.264	102.164
5.875	105.231	105.131	105.031	5.875	105.231	105.131	105.031	5.875	105.231	105.131	105.031	5.875	103.154	103.054	102.954	5.875	102.654	102.554	102.454
5.990	105.411	105.311	105.211	5.990	105.411	105.311	105.211	5.990	105.411	105.311	105.211	5.990	103.334	103.234	103.134	5.990	102.834	102.734	102.634
6.000	105.511	105.411	105.311	6.000	105.511	105.411	105.311	6.000	105.511	105.411	105.311	6.000	103.434	103.334	103.234	6.000	102.934	102.834	102.734
6.125	105.383	105.283	105.183	6.125	105.383	105.283	105.183	6.125	105.383	105.283	105.183	6.125	103.230	103.130	103.030	6.125	102.730	102.630	102.530
6.250	105.697	105.597	105.497	6.250	105.697	105.597	105.497	6.250	105.697	105.597	105.497	6.250	102.884	102.784	102.684	6.250	102.384	102.284	102.184
6.375	106.128	106.028	105.928	6.375	106.128	106.028	105.928	6.375	106.128	106.028	105.928	6.375	103.165	103.065	102.965	6.375	102.665	102.565	102.465
6.500	106.782	106.682	106.582	6.500	106.782	106.682	106.582	6.500	106.782	106.682	106.582	6.500	103.669	103.569	103.469	6.500	103.169	103.069	102.969
6.625	107.209	107.109	107.009	6.625	107.209	107.109	107.009	6.625	107.209	107.109	107.009	6.625	103.946	103.846	103.746	6.625	103.446	103.346	103.246
6.750	107.487	107.387	107.287	6.750	107.487	107.387	107.287	6.750	107.487	107.387	107.287	6.750	104.074	103.974	103.874	6.750	103.574	103.474	103.374
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	100.956	100.856	100.756	4.750	100.773	100.673	100.573	4.750	101.148	101.048	100.948	4.750	101.148	101.048	100.948	3.750	100.473	100.373	100.273
4.875	101.521	101.421	101.321	4.875	101.236	101.136	101.036	4.875	101.611	101.511	101.411	4.875	101.611	101.511	101.411	3.875	101.016	100.916	100.816
4.990	101.368	101.268	101.168	4.990	101.682	101.582	101.482	4.990	102.057	101.957	101.857	4.990	102.057	101.957	101.857	3.990	101.398	101.298	101.198
5.000	101.468	101.368	101.268	5.000	102.096	101.996	101.896	5.000	102.471	102.371	102.271	5.000	102.471	102.371	102.271	4.000	101.498	101.398	101.298
5.125	101.297	101.197	101.097	5.125	102.627	102.527	102.427	5.125	103.002	102.902	102.802	5.125	103.002	102.902	102.802	4.125	101.934	101.834	101.734
5.250	101.701	101.601	101.501	5.250	102.975	102.875	102.775	5.250	103.350	103.250	103.150	5.250	103.350	103.250	103.150	4.250	102.209	102.109	102.009
5.375	102.472	102.372	102.272	5.375	103.028	102.928	102.828	5.375	103.153	103.053	102.953	5.375	103.153	103.053	102.953	4.375	102.604	102.504	102.404
5.500	102.780	102.680	102.580	5.500	103.128	103.028	102.928	5.500	103.253	103.153	103.053	5.500	103.253	103.153	103.053	4.500	102.368	102.268	102.168
5.625	102.430	102.330	102.230	5.625	103.331	103.231	103.131	5.625	103.456	103.356	103.256	5.625	103.456	103.356	103.256	4.625	102.812	102.712	102.612
5.750	102.864	102.764	102.664	5.750	103.708	103.608	103.508	5.750	103.833	103.733	103.633	5.750	103.833	103.733	103.633	4.750	103.075	102.975	102.875
5.875	103.154	103.054	102.954	5.875	103.969	103.869	103.769	5.875	103.969	103.869	103.769	5.875	103.969	103.869	103.769	4.875	103.208	103.108	103.008
5.990	103.334	103.234	103.134	5.990	104.228	104.128	104.028	5.990	104.228	104.128	104.028	5.990	104.228	104.128	104.028	4.990	103.020	102.920	102.820
6.000	103.434	103.334	103.234	6.000	104.447	104.347	104.247	6.000	104.447	104.347	104.247	6.000	104.447	104.347	104.247	5.000	103.120	103.020	102.920
6.125	103.230	103.130	103.030	6.125	104.807	104.707	104.607	6.125	104.807	104.707	104.607	6.125	104.807	104.707	104.607	5.125	103.517	103.417	103.317
6.250	102.884	102.784	102.684	6.250	105.169	105.069	104.969	6.250	105.169	105.069	104.969	6.250	105.169	105.069	104.969	5.250	103.725	103.625	103.525
6.375	103.165	103.065	102.965	6.375	105.338	105.238	105.138	6.375	105.338	105.238	105.138	6.375	105.338	105.238	105.138	5.375	103.959	103.859	103.759
6.500	103.669	103.569	103.469	6.500	105.438	105.338	105.238	6.500	105.438	105.338	105.238	6.500	105.438	105.338	105.238	5.475	104.206	104.106	104.006
6.625	103.946	103.846	103.746	6.625	105.094	104.994	104.894	6.625	105.094	104.994	104.894	6.625	105.094	104.994	104.894	5.625	102.765	102.665	102.565
6.750	104.074	103.974	103.874	6.750	105.464	105.364	105.264	6.750	105.464	105.364	105.264	6.750	105.464	105.364	105.264	5.750	103.066	102.966	102.866
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	100.973	100.873	100.773	3.750	100.973	100.873	100.773	3.750	99.911	99.811	99.711	3.750	100.411	100.311	100.211	3.750	100.411	100.311	100.211
3.875	101.266	101.166	101.066	3.875	101.266	101.166	101.066	3.875	100.454	100.354	100.254	3.875	100.704	100.604	100.504	3.875	100.704	100.604	100.504
3.990	101.648	101.548	101.448	3.990	101.648	101.548	101.448	3.990	100.334	100.234	100.134	3.990	100.584	100.484	100.384	3.990	100.584	100.484	100.384
4.000	101.748	101.648	101.548	4.000	101.748	101.648	101.548	4.000	100.434	100.334	100.234	4.000	100.684	100.584	100.484	4.000	100.684	100.584	100.484
4.125	102.184	102.084	101.984	4.125	102.184	102.084	101.984	4.125	100.870	100.770	100.670	4.125	101.120	101.020	100.920	4.125	101.120	101.020	100.920
4.250	102.459	102.359	102.259	4.250	102.459	102.359	102.259	4.250	101.145	101.045	100.945	4.250	101.395	101.295	101.195	4.250	101.395	101.295	101.195
4.375	102.604	102.504	102.404	4.375	102.604	102.504	102.404	4.375	101.540	101.440	101.340	4.375	101.540	101.440	101.340	4.375	101.540	101.440	101.340
4.500	102.368	102.268	102.168	4.500	102.368	102.268	102.168	4.500	100.711	100.									



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/1/2019

45 Day Lock Exp.:

4/15/2019

60 Day Lock Exp.:

4/30/2019

W. Rate Sheet Dated: 3/1/2019

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	102.569	102.469	102.369	4.250	100.971	100.871	100.771	3.750	100.600	100.500	100.400	4.750	101.316	101.216	101.116	3.750	100.037	99.937	99.837
4.875	103.132	103.032	102.932	4.375	101.430	101.330	101.230	3.875	101.138	101.038	100.938	4.875	101.879	101.779	101.679	3.875	100.575	100.475	100.375
4.990	103.215	103.115	103.015	4.500	101.875	101.775	101.675	3.990	101.425	101.325	101.225	4.990	101.962	101.862	101.762	3.990	100.360	100.260	100.160
5.000	103.315	103.215	103.115	4.625	102.202	102.102	102.002	4.000	101.525	101.425	101.325	5.000	102.062	101.962	101.862	4.000	100.460	100.360	100.260
5.125	103.499	103.399	103.299	4.750	102.728	102.628	102.528	4.125	101.960	101.860	101.760	5.125	101.826	101.726	101.626	4.125	100.895	100.795	100.695
5.250	103.894	103.794	103.694	4.875	103.072	102.972	102.872	4.250	102.234	102.134	102.034	5.250	102.221	102.121	102.021	4.250	101.169	101.069	100.969
5.375	104.167	104.067	103.967	4.990	103.120	103.020	102.920	4.375	102.628	102.528	102.428	5.375	102.494	102.394	102.294	4.375	101.563	101.463	101.363
5.500	104.450	104.350	104.250	5.000	103.220	103.120	103.020	4.500	102.337	102.237	102.137	5.500	102.777	102.677	102.577	4.500	100.680	100.580	100.480
5.625	104.479	104.379	104.279	5.125	103.379	103.279	103.179	4.625	102.778	102.678	102.578	5.625	102.422	102.322	102.222	4.625	101.121	101.021	100.921
5.750	104.906	104.806	104.706	5.250	103.751	103.651	103.551	4.750	103.038	102.938	102.838	5.750	102.849	102.749	102.649	4.750	101.381	101.281	101.181
5.875	105.193	105.093	104.993	5.375	104.008	103.908	103.808	4.875	103.172	103.072	102.972	5.875	103.136	103.036	102.936	4.875	101.515	101.415	101.315
5.990	105.377	105.277	105.177	5.500	104.260	104.160	104.060	4.990	103.005	102.905	102.805	5.990	103.320	103.220	103.120	4.990	101.098	100.998	100.898
6.000	105.477	105.377	105.277	5.625	104.418	104.318	104.218	5.000	103.105	103.005	102.905	6.000	103.420	103.320	103.220	5.000	101.198	101.098	100.998
6.125	105.353	105.253	105.153	5.750	104.774	104.674	104.574	5.125	103.500	103.400	103.300	6.125	102.290	102.190	102.090	5.125	101.593	101.493	101.393
6.250	105.652	105.552	105.452	5.875	105.133	105.033	104.933	5.250	103.705	103.605	103.505	6.250	102.839	102.739	102.639	5.250	101.798	101.698	101.598
6.375	106.174	106.074	105.974	5.990	105.304	105.204	105.104	5.375	103.937	103.837	103.737	6.375	103.211	103.111	103.011	5.375	102.030	101.930	101.830
6.500	106.236	106.136	106.036	6.000	105.404	105.304	105.204	5.500	102.408	102.308	102.208	6.500	103.123	103.023	102.923	5.500	100.251	100.151	100.051
6.625	106.721	106.621	106.521	6.125	105.063	104.963	104.863	5.625	102.762	102.662	102.562	6.625	103.458	103.358	103.258	5.625	100.605	100.505	100.405
6.750	107.057	106.957	106.857	6.250	105.432	105.332	105.232	5.750	103.058	102.958	102.858	6.750	103.644	103.544	103.444	5.750	100.901	100.801	100.701

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", LPML			

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.			
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.:

4/30/2019

W. Rate Sheet Dated: 3/1/2019

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)