



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.: 4/3/2019

45 Day Lock Exp.: 4/18/2019

60 Day Lock Exp.: 5/3/2019

W. Rate Sheet Dated: 3/4/2019

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	100.092	99.942	99.792	3.750	99.722	99.572	99.422	2.375	95.246	95.096	94.946	3.125	97.414	97.264	97.114
3.875	100.633	100.483	100.333	3.875	100.157	100.007	99.857	2.500	94.312	94.162	94.012	3.250	98.008	97.858	97.708
4.000	101.176	101.026	100.876	4.000	100.554	100.404	100.254	2.625	96.399	96.249	96.099	3.375	98.429	98.279	98.129
4.125	101.712	101.562	101.412	4.125	100.970	100.820	100.670	2.750	97.772	97.622	97.472	3.500	98.791	98.641	98.491
4.250	102.081	101.981	101.881	4.250	101.399	101.299	101.199	2.875	98.264	98.114	97.964	3.625	99.171	99.021	98.871
4.375	102.610	102.510	102.410	4.375	101.797	101.697	101.597	3.000	98.752	98.602	98.452	Margin = 2.250		Index = 2.550	
4.500	103.066	102.966	102.866	4.500	102.156	102.056	101.956	3.125	99.234	99.084	98.934				
4.625	103.498	103.398	103.298	4.625	102.486	102.386	102.286	3.250	99.436	99.286	99.136				
4.750	103.623	103.523	103.423	4.750	102.271	102.171	102.071	3.375	99.921	99.771	99.621				
4.875	103.256	103.156	103.056	4.875	102.670	102.570	102.470	3.500	100.392	100.242	100.092				
5.000	103.858	103.758	103.658	5.000	103.029	102.929	102.829	3.625	100.857	100.707	100.557				
5.125	104.157	104.057	103.957	5.125	103.258	103.158	103.058	3.750	100.801	100.651	100.501				
5.250	103.660	103.560	103.461	5.250	102.982	102.882	102.773	3.875	101.213	101.063	100.913				
5.375	103.852	103.752	103.643	5.375	103.370	103.270	103.161	4.000	101.588	101.438	101.288				
5.500	104.258	104.158	104.049	5.500	103.729	103.629	103.520	4.125	101.981	101.831	101.681				
5.625	104.528	104.428	104.318	5.625	103.809	103.709	103.600	4.250	101.443	101.293	101.143				
5.750	104.877	104.777	104.677	5.750	103.813	103.713	103.613	4.375	101.819	101.669	101.519				
5.875	104.919	104.819	104.719	5.875	104.212	104.112	104.012	4.500	102.155	102.005	101.855				
6.000	105.425	105.325	105.225	6.000	104.571	104.471	104.371	4.625	102.462	102.312	102.162				

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	98.892	98.742	98.592	3.750	98.722	98.572	98.422	2.375	94.246	94.096	93.946	3.125	96.414	96.264	96.114
3.875	99.433	99.283	99.133	3.875	99.157	99.007	98.857	2.500	93.312	93.162	93.012	3.250	97.008	96.858	96.708
4.000	99.976	99.826	99.676	4.000	99.554	99.404	99.254	2.625	95.399	95.249	95.099	3.375	97.429	97.279	97.129
4.125	100.512	100.362	100.212	4.125	99.970	99.820	99.670	2.750	96.772	96.622	96.472	3.500	97.791	97.641	97.491
4.250	100.831	100.731	100.631	4.250	100.399	100.299	100.199	2.875	97.264	97.114	96.964	3.625	98.171	98.021	97.871
4.375	101.360	101.260	101.160	4.375	100.797	100.697	100.597	3.000	97.752	97.602	97.452	Margin = 2.250		Index = 2.550	
4.500	101.816	101.716	101.616	4.500	101.156	101.056	100.956	3.125	98.234	98.084	97.934	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.248	102.148	102.048	4.625	101.486	101.386	101.286	3.250	98.436	98.286	98.136	Rate	30 Day	45 Day	60 Day
4.750	102.373	102.273	102.173	4.750	101.271	101.171	101.071	3.375	98.921	98.771	98.621	4.625	101.098	100.848	100.598
4.875	102.206	102.106	102.006	4.875	101.670	101.570	101.470	3.500	99.392	99.242	99.092	4.750	100.496	100.246	99.996
5.000	102.608	102.508	102.408	5.000	102.029	101.929	101.829	3.625	99.857	99.707	99.557	4.875	100.956	100.706	100.456
5.125	103.077	102.977	102.877	5.125	102.358	102.258	102.158	3.750	99.801	99.651	99.501	5.000	101.358	101.108	100.858
5.250	102.760	102.660	102.551	5.250	101.982	101.882	101.773	3.875	100.213	100.063	99.913	5.125	101.777	101.527	101.277
5.375	103.052	102.952	102.843	5.375	102.370	102.270	102.161	4.000	100.588	100.438	100.288	5.250	101.160	100.910	100.660
5.500	103.408	103.308	103.199	5.500	102.729	102.629	102.520	4.125	100.981	100.831	100.681	5.375	101.552	101.302	101.052
5.625	103.578	103.478	103.368	5.625	102.859	102.759	102.650	4.250	100.443	100.293	100.143	5.500	102.000	101.750	101.500
5.750	103.727	103.627	103.527	5.750	102.813	102.713	102.613	4.375	100.819	100.669	100.519	5.625	102.250	102.000	101.750
5.875	103.769	103.669	103.569	5.875	103.212	103.112	103.012	4.500	101.155	101.005	100.855	5.750	102.500	102.250	102.000
6.000	104.275	104.175	104.075	6.000	103.571	103.471	103.371	4.625	101.462	101.312	101.162	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:	3/4/2019	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	100.106	99.856	99.606	4.875	99.950	99.700	99.450
5.125	100.927	100.677	100.427	5.125	100.638	100.388	100.138
5.375	100.702	100.452	100.202	5.375	100.650	100.400	100.150
5.625	101.628	101.378	101.128	5.625	101.339	101.089	100.839
5.875	101.794	101.544	101.294	5.875	101.492	101.242	100.992
6.000	102.300	102.050	101.800	6.000	101.851	101.601	101.351
6.125	102.719	102.469	102.219	6.125	102.180	101.930	101.680
6.250	102.750	102.500	102.250	6.250	103.090	102.840	102.590
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	98.348	98.098	97.848	
4.750	97.746	97.496	97.246	
4.875	98.206	97.956	97.706	
5.000	98.608	98.358	98.108	
5.125	99.027	98.777	98.527	
5.250	98.410	98.160	97.910	
5.375	98.802	98.552	98.302	
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

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.:

4/3/2019

45 Day Lock Exp.:

4/18/2019

60 Day Lock Exp.:

5/3/2019

W. Rate Sheet Dated: 3/4/2019

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	98.623	98.473	98.323	3.750	98.253	98.103	97.953	2.375	91.746	91.596	91.446	3.125	95.73	95.576	95.426
3.875	99.164	99.014	98.864	3.875	98.688	98.538	98.388	2.500	90.812	90.662	90.512	3.250	97.01	96.858	96.708
4.000	99.708	99.558	99.408	4.000	99.085	98.935	98.785	2.625	92.899	92.749	92.599	3.375	97.43	97.279	97.129
4.125	100.244	100.094	99.944	4.125	99.501	99.351	99.201	2.750	96.084	95.934	95.784	3.500	97.79	97.641	97.491
4.250	100.644	100.544	100.444	4.250	99.961	99.861	99.761	2.875	96.577	96.427	96.277	3.625	98.17	98.021	97.871
4.375	101.172	101.072	100.972	4.375	100.360	100.260	100.160	3.000	97.064	96.914	96.764	Margin = 2.250		Index = 2.550	
4.500	101.628	101.528	101.428	4.500	100.718	100.618	100.518	3.125	97.547	97.397	97.247				
4.625	102.061	101.961	101.861	4.625	101.048	100.948	100.848	3.250	98.436	98.286	98.136				
4.750	101.873	101.773	101.673	4.750	100.521	100.421	100.321	3.375	98.921	98.771	98.621				
4.875	101.506	101.406	101.306	4.875	100.920	100.820	100.720	3.500	99.392	99.242	99.092				
5.000	102.108	102.008	101.908	5.000	101.279	101.179	101.079	3.625	99.857	99.707	99.557				
5.125	102.407	102.307	102.207	5.125	101.508	101.408	101.308	3.750	99.332	99.182	99.032				
5.250	101.629	101.529	101.420	5.250	100.951	100.851	100.741	3.875	99.744	99.594	99.444				
5.375	101.821	101.721	101.612	5.375	101.339	101.239	101.130	4.000	100.119	99.969	99.819				
5.500	102.227	102.127	102.018	5.500	101.698	101.598	101.489	4.125	100.512	100.362	100.212				
5.625	102.496	102.396	102.287	5.625	101.778	101.678	101.568	4.250	100.005	99.855	99.705				
5.750	102.345	102.245	102.145	5.750	101.282	101.182	101.082	4.375	100.381	100.231	100.081				
5.875	102.388	102.288	102.188	5.875	101.681	101.581	101.481	4.500	100.717	100.567	100.417				
6.000	102.894	102.794	102.694	6.000	102.039	101.939	101.839	4.625	101.025	100.875	100.725				

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	97.423	97.273	97.123	3.750	97.253	97.103	96.953	2.375	92.496	92.346	92.196	3.125	94.726	94.576	94.426
3.875	97.964	97.814	97.664	3.875	97.688	97.538	97.388	2.500	91.562	91.412	91.262	3.250	96.008	95.858	95.708
4.000	98.508	98.358	98.208	4.000	98.085	97.935	97.785	2.625	93.649	93.499	93.349	3.375	96.429	96.279	96.129
4.125	99.044	98.894	98.744	4.125	98.501	98.351	98.201	2.750	95.866	95.716	95.566	3.500	96.791	96.641	96.491
4.250	99.394	99.294	99.194	4.250	98.961	98.861	98.761	2.875	96.358	96.208	96.058	3.625	97.171	97.021	96.871
4.375	99.922	99.822	99.722	4.375	99.360	99.260	99.160	3.000	96.846	96.696	96.546	Margin = 2.250		Index = 2.550	
4.500	100.378	100.278	100.178	4.500	99.718	99.618	99.518	3.125	97.328	97.178	97.028	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.811	100.711	100.611	4.625	100.048	99.948	99.848	3.250	97.342	97.192	97.042	Rate	30 Day	45 Day	60 Day
4.750	100.623	100.523	100.423	4.750	99.521	99.421	99.321	3.375	97.828	97.678	97.528	4.625	99.661	99.411	99.161
4.875	100.456	100.356	100.256	4.875	99.920	99.820	99.720	3.500	98.298	98.148	97.998	4.750	98.746	98.496	98.246
5.000	100.858	100.758	100.658	5.000	100.279	100.179	100.079	3.625	98.763	98.613	98.463	4.875	99.206	98.956	98.706
5.125	101.327	101.227	101.127	5.125	100.608	100.508	100.408	3.750	98.551	98.401	98.251	5.000	99.608	99.358	99.108
5.250	100.729	100.629	100.520	5.250	99.951	99.851	99.741	3.875	98.963	98.813	98.663	5.125	100.027	99.777	99.527
5.375	101.021	100.921	100.812	5.375	100.339	100.239	100.130	4.000	99.338	99.188	99.038	5.250	99.129	98.879	98.629
5.500	101.377	101.277	101.168	5.500	100.698	100.598	100.489	4.125	99.731	99.581	99.431	5.375	99.521	99.271	99.021
5.625	101.546	101.446	101.337	5.625	100.828	100.728	100.618	4.250	98.880	98.730	98.580	5.500	99.969	99.719	99.469
5.750	101.195	101.095	100.995	5.750	100.282	100.182	100.082	4.375	99.256	99.106	98.956	5.625	100.218	99.968	99.718
5.875	101.238	101.138	101.038	5.875	100.681	100.581	100.481	4.500	99.592	99.442	99.292	5.750	99.968	99.718	99.468
6.000	101.744	101.644	101.544	6.000	101.039	100.939	100.839	4.625	99.900	99.750	99.600	5.875	100.219	99.969	99.719

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	98.356	98.106	97.856	4.875	98.200	97.950	97.700
5.125	99.177	98.927	98.677	5.125	98.888	98.638	98.388
5.375	98.671	98.421	98.171	5.375	98.619	98.369	98.119
5.625	99.596	99.346	99.096	5.625	99.308	99.058	98.808
5.875	99.263	99.013	98.763	5.875	98.961	98.711	98.461
6.000	99.769	99.519	99.269	6.000	99.319	99.069	98.819
6.125	100.188	99.938	99.688	6.125	99.649	99.399	99.149
6.250	99.250	99.000	98.750	6.250	99.590	99.340	99.090
Lender paid price cap after comp plan = 100.000							

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

Max USDA-GRH Rate	
Today:	3/4/2019 5.250%

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.625	96.911	96.661	96.411	
4.750	95.996	95.746	95.496	
4.875	96.456	96.206	95.956	
5.000	96.858	96.608	96.358	
5.125	97.277	97.027	96.777	
5.250	96.379	96.129	95.879	
5.375	96.771	96.521	96.271	
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@afwroolesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/3/2019
45 Day Lock Exp.: 4/18/2019
60 Day Lock Exp.: 5/3/2019

W. Rate Sheet Dated: 3/4/2019

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	100.618	100.518	100.418	4.375	99.892	99.792	99.692	4.375	99.705	99.605	99.505	4.375	99.825	99.725	99.625	4.375	99.099	98.999	98.899
4.500	101.137	101.037	100.937	4.500	100.466	100.366	100.266	4.500	100.279	100.179	100.079	4.500	100.365	100.265	100.165	4.500	99.694	99.594	99.494
4.625	101.452	101.352	101.252	4.625	100.916	100.816	100.716	4.625	100.863	100.763	100.663	4.625	100.633	100.533	100.433	4.625	100.097	99.997	99.897
4.750	102.032	101.932	101.832	4.750	101.773	101.673	101.573	4.750	101.769	101.669	101.569	4.750	100.928	100.828	100.728	4.750	100.669	100.569	100.469
4.875	102.502	102.402	102.302	4.875	102.302	102.202	102.102	4.875	102.302	102.202	102.102	4.875	101.442	101.342	101.242	4.875	101.242	101.142	101.042
4.990	102.772	102.672	102.572	4.990	102.614	102.514	102.414	4.990	102.614	102.514	102.414	4.990	101.834	101.734	101.634	4.990	101.676	101.576	101.476
5.000	102.872	102.772	102.672	5.000	102.714	102.614	102.514	5.000	102.714	102.614	102.514	5.000	101.934	101.834	101.734	5.000	101.776	101.676	101.576
5.125	103.170	103.070	102.970	5.125	103.048	102.948	102.848	5.125	103.048	102.948	102.848	5.125	101.851	101.751	101.651	5.125	101.729	101.629	101.529
5.250	103.494	103.394	103.294	5.250	103.624	103.524	103.424	5.250	103.714	103.614	103.514	5.250	102.337	102.237	102.137	5.250	102.337	102.237	102.137
5.375	103.773	103.673	103.573	5.375	103.946	103.846	103.746	5.375	104.040	103.940	103.840	5.375	102.490	102.390	102.290	5.375	102.490	102.390	102.290
5.500	104.039	103.939	103.839	5.500	104.239	104.139	104.039	5.500	104.333	104.233	104.133	5.500	102.945	102.845	102.745	5.500	102.945	102.845	102.745
5.625	104.254	104.154	104.054	5.625	104.478	104.378	104.278	5.625	104.572	104.472	104.372	5.625	102.884	102.784	102.684	5.625	102.884	102.784	102.684
5.750	104.817	104.717	104.617	5.750	105.160	105.060	104.960	5.750	105.218	105.118	105.018	5.750	103.103	103.003	102.903	5.750	103.103	103.003	102.903
5.875	105.002	104.902	104.802	5.875	105.515	105.415	105.315	5.875	105.577	105.477	105.377	5.875	102.524	102.424	102.324	5.875	102.524	102.424	102.324
5.990	105.113	105.013	104.913	5.990	105.701	105.601	105.501	5.990	105.763	105.663	105.563	5.990	102.883	102.783	102.683	5.990	102.883	102.783	102.683
6.000	105.213	105.113	105.013	6.000	105.801	105.701	105.601	6.000	105.863	105.763	105.663	6.000	102.983	102.883	102.783	6.000	102.983	102.883	102.783
6.125	105.778	105.678	105.578	6.125	106.074	105.974	105.874	6.125	106.136	106.036	105.936	6.125	103.225	103.125	103.025	6.125	103.225	103.125	103.025
6.250	106.024	105.924	105.824	6.250	106.278	106.178	106.078	6.250	106.341	106.241	106.141	6.250	103.449	103.349	103.249	6.250	103.449	103.349	103.249
6.375	105.659	105.536	105.459	6.375	106.166	106.035	105.966	6.375	106.198	106.075	105.998	6.375	101.312	101.181	101.112	6.375	101.312	101.181	101.112
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	98.912	98.812	98.712	4.625	101.821	101.721	101.621	4.625	101.173	101.073	100.973	4.625	101.111	100.911	100.911	3.375	98.841	98.741	98.641
4.500	99.507	99.407	99.307	4.750	102.275	102.175	102.075	4.750	101.562	101.462	101.362	4.750	101.499	101.299	101.299	3.500	99.352	99.252	99.152
4.625	100.044	99.944	99.844	4.875	102.730	102.630	102.530	4.875	102.073	101.973	101.873	4.875	102.011	101.811	101.811	3.625	99.814	99.714	99.614
4.750	100.665	100.565	100.465	4.990	102.813	102.713	102.613	4.990	102.357	102.257	102.157	4.990	102.294	102.094	102.094	3.750	100.218	100.118	100.018
4.875	101.242	101.142	101.042	5.000	102.913	102.813	102.713	5.000	102.457	102.357	102.257	5.000	102.394	102.194	102.194	3.875	100.645	100.545	100.445
4.990	101.676	101.576	101.476	5.125	103.147	103.047	102.947	5.125	102.781	102.681	102.581	5.125	102.718	102.518	102.518	3.990	101.006	100.906	100.806
5.000	101.776	101.676	101.576	5.250	103.558	103.458	103.358	5.250	102.958	102.858	102.758	5.250	102.801	102.601	102.601	4.000	101.106	101.006	100.906
5.125	101.729	101.629	101.529	5.375	103.763	103.663	103.563	5.375	103.248	103.148	103.048	5.375	103.092	102.892	102.892	4.125	101.554	101.454	101.354
5.250	102.337	102.237	102.137	5.500	103.986	103.886	103.786	5.500	103.529	103.429	103.329	5.500	103.372	103.172	103.172	4.250	101.991	101.891	101.791
5.375	102.490	102.390	102.290	5.625	104.162	104.062	103.962	5.625	103.762	103.662	103.562	5.625	103.606	103.406	103.406	4.375	102.413	102.313	102.213
5.500	102.945	102.845	102.745	5.750	104.487	104.387	104.287	5.750	104.286	104.186	104.086	5.750	104.067	103.867	103.867	4.500	102.794	102.694	102.594
5.625	102.884	102.784	102.684	5.875	104.718	104.618	104.518	5.875	104.598	104.498	104.398	5.875	104.379	104.179	104.179	4.625	102.542	102.442	102.342
5.750	103.103	103.003	102.903	5.990	104.819	104.719	104.619	5.990	104.770	104.670	104.570	5.990	104.552	104.352	104.352	4.750	102.757	102.657	102.557
5.875	102.524	102.424	102.324	6.000	104.919	104.819	104.719	6.000	104.870	104.770	104.670	6.000	104.652	104.452	104.452	4.875	103.003	102.903	102.803
5.990	102.883	102.783	102.683	6.125	105.117	105.017	104.917	6.125	105.141	105.041	104.941	6.125	104.922	104.722	104.722	4.990	103.064	102.964	102.864
6.000	102.983	102.883	102.783	6.250	104.930	104.830	104.730	6.250	104.729	104.629	104.529	6.250	104.510	104.310	104.310	5.000	103.164	103.064	102.964
6.125	103.225	103.125	103.025	6.375	105.152	105.029	104.952	6.375	105.028	104.905	104.828	6.375	104.809	104.609	104.609	5.125	103.182	103.082	102.982
6.250	103.449	103.349	103.249	6.500	105.259	105.136	105.059	6.500	105.189	105.066	104.989	6.500	104.970	104.770	104.770	5.250	103.383	103.283	103.183
6.375	101.312	101.189	101.112	6.625	105.338	105.215	105.138	6.625	105.314	105.191	105.114	6.625	105.095	104.895	104.895	5.375	103.578	103.478	103.378

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	98.912	98.812	98.712	4.625	101.821	101.721	101.621	4.625	101.173	101.073	100.973	4.625	101.111	100.911	100.911	3.375	98.841	98.741	98.641	3.375	98.962	98.762	98.762
4.500	99.507	99.407	99.307	4.750	102.275	102.175	102.075	4.750	101.562	101.462	101.362	4.750	101.499	101.299	101.299	3.500	99.352	99.252	99.152	3.500	99.291	99.091	99.091
4.625	100.044	99.944	99.844	4.875	102.730	102.630	102.530	4.875	102.073	101.973	101.873	4.875	102.011	101.811	101.811	3.625	99.814	99.714	99.614	3.625	99.597	99.397	99.397
4.750	100.665	100.565	100.465	4.990	102.813	102.713	102.613	4.990	102.357	102.257	102.157	4.990	102.294	102.094	102.094	3.750	100.218	100.118	100.018	3.750	100.540	100.340	100.340
4.875	101.242	101.142	101.042	5.000	102.913	102.813	102.713	5.000	102.457	102.357	102.257	5.000	102.394	102.194	102.194	3.875	100.645	100.545	100.445	3.875	100.836	100.636	100.636
4.990	101.676	101.576	101.476	5.125	103.147	103.047	102.947	5.125	102.781	102.681	102.581	5.125	102.718	102.518	102.518	3.990	101.006	100.906	100.806	3.990	101.020	100.820	100.820
5.000	101.776	101.676	101.576	5.250	103.558	103.458	103.358	5.250	102.958	102.858	102.758	5.250	102.801	102.601	102.601	4.000	101.106	101.006	100.906	4.000	101.120	100.920	100.920
5.125	101.876	101.629	101.529	5.375	103.763	103.663	103.563	5.375	103.248	103.148	103.048	5.375	103.092	102.892	102.892	4.125	101.306	101.206	101.106	4.125	101.319	101.119	101.119
5.250	101.976	101.676	101.576	5.500	103.806	103.706	103.606	5.500	103.328	103.228	103.128	5.500	103.172	102.972	102.972	4.250	101.494	101.394	101.294	4.250	101.504	101.304	101.304
5.375	102.090	101.990	101.890	5.625	104.162	104.062	103.962	5.625	103.762	103.662	103.562	5.625	103.606	103.406	103.406	4.375	101.643	101.543	101.443	4.375	101.790	101.590	101.590
5.500	102.495	102.845	102.745	5.750	104.487	104.387	104.287	5.750	104.286	104.186	104.086	5.750	104.067	103.867	103.867	4.500	101.794	101.694	101.594	4.500	101.965	101.765	101.765
5.625	102.884	102.784	102.684	5.875	104.718	104.618	104.518	5.875	104.598	104.498	104.398	5.875	104.379	104.179	104.179	4.625	102.542	102.442	102.342	4.625	102.176	101.976	101.976
5.750	103.103	103.003	102.903	5.990	104.819	104.719	104.619	5.990	104.770	104.670	104.570	5.990	104.552	104.352	104.352	4.750	102.757	102.657	102.557	4.750	102.391	102.191	102.191
5.875	102.524	102.424	102.324	6.000	104.919	104.819	104.719	6.000	104.870	104.770	104.670	6.000	104.652	104.452	104.452	4.875	103.003	102.903	102.803	4.875	102.660	102.460	102.460
5.990	102.884	102.784	102.684	6.125	105.117	105.017	104.917	6.125	105.141	105.041	104.941	6.125	104.922	104.722	104.722	4.990	103.064	102.964	102.864	4.990	102.692	102.492	102.492
6.000	102.983	102.883	102.783	6.250	104.930	104.807	104.730	6.250	104.729	104.606	104.529	6.250	104.510	104.310	104.310	5.000	103.164	103.064	102.964	5.000	102.760	102.560	102.560
6.125	103.225	103.125	103.025	6.375	105.152	105.029	104.952	6.375	105.028	104.905	104.828	6.375	104.809	104.609	104.609	5.125	103.182	103.082	102.982	5.125	102.620	102.420	102.420
6.250	103.449	103.349	103.249	6.500	105.259	105.136	105.059	6.500	105.189	105.066	104.989	6.500	104.970	104.770	104.770	5.250	103.383	103.283	103.183	5.250	102.821	102.621	102.621
6.375	101.312	101.189	101.112	6.625	105.338	105.215	105.138	6.625	105.314	105.191	105.114	6.625	105.095	104.895	104.895	5.375	103.578	103.478	103.378	5.375	103.021	102.821	102.821



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.: 4/3/2019
45 Day Lock Exp.: 4/18/2019
60 Day Lock Exp.: 5/3/2019

W. Rate Sheet Dated: 3/4/2019

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	102.473	102.373	102.273	4.750	102.223	102.123	102.023	4.750	102.223	102.123	102.023	4.750	101.222	101.122	101.022	4.750	100.972	100.872	100.772
4.875	103.041	102.941	102.841	4.875	102.791	102.691	102.591	4.875	102.791	102.691	102.591	4.875	101.790	101.690	101.590	4.875	101.540	101.440	101.340
4.990	103.143	103.043	102.943	4.990	102.643	102.543	102.443	4.990	102.643	102.543	102.443	4.990	101.892	101.792	101.692	4.990	101.392	101.292	101.192
5.000	103.243	103.143	103.043	5.000	102.743	102.643	102.543	5.000	102.743	102.643	102.543	5.000	101.992	101.892	101.792	5.000	101.492	101.392	101.292
5.125	103.473	103.373	103.273	5.125	102.973	102.873	102.773	5.125	102.973	102.873	102.773	5.125	101.817	101.717	101.617	5.125	101.317	101.217	101.117
5.250	103.880	103.780	103.680	5.250	103.380	103.280	103.180	5.250	103.380	103.280	103.180	5.250	102.224	102.124	102.024	5.250	101.724	101.624	101.524
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	102.491	102.391	102.291	5.375	101.991	101.891	101.791
5.500	104.456	104.356	104.256	5.500	104.456	104.356	104.256	5.500	104.456	104.356	104.256	5.500	102.800	102.700	102.600	5.500	102.800	102.700	102.600
5.625	104.498	104.398	104.298	5.625	104.498	104.398	104.298	5.625	104.498	104.398	104.298	5.625	102.458	102.358	102.258	5.625	102.458	102.358	102.258
5.750	104.933	104.833	104.733	5.750	104.933	104.833	104.733	5.750	104.933	104.833	104.733	5.750	102.893	102.793	102.693	5.750	102.893	102.793	102.693
5.875	105.227	105.127	105.027	5.875	105.227	105.127	105.027	5.875	105.227	105.127	105.027	5.875	103.187	103.087	102.987	5.875	103.187	103.087	102.987
5.990	105.406	105.306	105.206	5.990	105.406	105.306	105.206	5.990	105.406	105.306	105.206	5.990	103.366	103.266	103.166	5.990	103.366	103.266	103.166
6.000	105.506	105.406	105.306	6.000	105.506	105.406	105.306	6.000	105.506	105.406	105.306	6.000	103.466	103.366	103.266	6.000	103.466	103.366	103.266
6.125	105.371	105.271	105.171	6.125	105.371	105.271	105.171	6.125	105.371	105.271	105.171	6.125	102.339	102.239	102.139	6.125	102.339	102.239	102.139
6.250	105.687	105.587	105.487	6.250	105.687	105.587	105.487	6.250	105.687	105.587	105.487	6.250	102.874	102.774	102.674	6.250	102.874	102.774	102.674
6.375	106.118	106.018	105.918	6.375	106.118	106.018	105.918	6.375	106.118	106.018	105.918	6.375	103.155	103.055	102.955	6.375	103.155	103.055	102.955
6.500	106.789	106.689	106.589	6.500	106.789	106.689	106.589	6.500	106.789	106.689	106.589	6.500	103.676	103.576	103.476	6.500	103.676	103.576	103.476
6.625	107.218	107.118	107.018	6.625	107.218	107.118	107.018	6.625	107.218	107.118	107.018	6.625	103.955	103.855	103.755	6.625	103.955	103.855	103.755
6.750	107.498	107.398	107.298	6.750	107.498	107.398	107.298	6.750	107.498	107.398	107.298	6.750	104.085	103.985	103.885	6.750	104.085	103.985	103.885
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	100.972	100.872	100.772	4.250	100.757	100.657	100.557	4.250	101.132	101.032	100.932	4.250	101.132	101.032	100.932	3.750	100.476	100.376	100.276
4.875	101.540	101.440	101.340	4.375	101.219	101.119	101.019	4.375	101.594	101.494	101.394	4.375	101.594	101.494	101.394	3.875	101.019	100.919	100.819
4.990	101.392	101.292	101.192	4.500	101.667	101.567	101.467	4.500	102.042	101.942	101.842	4.500	102.042	101.942	101.842	3.990	101.393	101.293	101.193
5.000	101.492	101.392	101.292	4.625	102.108	102.008	101.908	4.625	102.483	102.383	102.283	4.625	102.483	102.383	102.283	4.000	101.493	101.393	101.293
5.125	101.317	101.217	101.117	4.750	102.642	102.542	102.442	4.750	103.017	102.917	102.817	4.750	103.017	102.917	102.817	4.125	101.933	101.833	101.733
5.250	101.724	101.624	101.524	4.875	102.992	102.892	102.792	4.875	103.367	103.267	103.167	4.875	103.367	103.267	103.167	4.250	102.210	102.110	102.010
5.375	102.491	102.391	102.291	4.990	103.043	102.943	102.843	4.990	103.168	103.068	102.968	4.990	103.168	103.068	102.968	4.375	102.604	102.504	102.404
5.500	102.800	102.700	102.600	5.000	103.143	103.043	102.943	5.000	103.268	103.168	103.068	5.000	103.268	103.168	103.068	4.500	102.328	102.228	102.128
5.625	102.458	102.358	102.258	5.125	103.322	103.222	103.122	5.125	103.447	103.347	103.247	5.125	103.447	103.347	103.247	4.625	102.774	102.674	102.574
5.750	102.893	102.793	102.693	5.250	103.672	103.572	103.472	5.250	103.797	103.697	103.597	5.250	103.797	103.697	103.597	4.750	103.037	102.937	102.837
5.875	103.187	103.087	102.987	5.375	103.933	103.833	103.733	5.375	103.933	103.833	103.733	5.375	103.933	103.833	103.733	4.875	103.171	103.071	102.971
5.990	103.366	103.266	103.166	5.500	104.193	104.093	103.993	5.500	104.193	104.093	103.993	5.500	104.193	104.093	103.993	4.990	102.962	102.862	102.762
6.000	103.466	103.366	103.266	5.625	104.397	104.297	104.197	5.625	104.397	104.297	104.197	5.625	104.397	104.297	104.197	5.000	103.062	102.962	102.862
6.125	102.339	102.239	102.139	5.750	104.759	104.659	104.559	5.750	104.759	104.659	104.559	5.750	104.759	104.659	104.559	5.125	103.460	103.360	103.260
6.250	102.874	102.774	102.674	5.875	105.123	105.023	104.923	5.875	105.123	105.023	104.923	5.875	105.123	105.023	104.923	5.250	103.667	103.567	103.467
6.375	103.155	103.055	102.955	5.990	105.293	105.193	105.093	5.990	105.293	105.193	105.093	5.990	105.293	105.193	105.093	5.375	103.904	103.804	103.704
6.500	103.676	103.576	103.476	6.000	105.393	105.293	105.193	6.000	105.393	105.293	105.193	6.000	105.393	105.293	105.193	5.500	102.361	102.261	102.161
6.625	103.955	103.855	103.755	6.125	105.042	104.942	104.842	6.125	105.042	104.942	104.842	6.125	105.042	104.942	104.842	5.625	102.721	102.621	102.521
6.750	104.085	103.985	103.885	6.250	105.414	105.314	105.214	6.250	105.414	105.314	105.214	6.250	105.414	105.314	105.214	5.750	103.023	102.923	102.823
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	100.976	100.876	100.776	3.750	100.976	100.876	100.776	3.750	99.918	99.818	99.718	3.750	100.418	100.318	100.218	3.750	100.418	100.318	100.218
3.875	101.269	101.169	101.069	3.875	101.269	101.169	101.069	3.875	100.461	100.361	100.261	3.875	100.711	100.611	100.511	3.875	100.711	100.611	100.511
3.990	101.643	101.543	101.443	3.990	101.643	101.543	101.443	3.990	100.341	100.241	100.141	3.990	100.591	100.491	100.391	3.990	100.591	100.491	100.391
4.000	101.743	101.643	101.543	4.000	101.743	101.643	101.543	4.000	100.441	100.341	100.241	4.000	100.691	100.591	100.491	4.000	100.691	100.591	100.491
4.125	102.183	102.083	101.983	4.125	102.183	102.083	101.983	4.125	100.881	100.781	100.681	4.125	101.131	101.031	100.931	4.125	101.131	101.031	100.931
4.250	102.460	102.360	102.260	4.250	102.460	102.360	102.260	4.250	101.158	101.058	100.958	4.250	101.408	101.308	101.208	4.250	101.408	101.308	101.208
4.375	102.604	102.504	102.404	4.375	102.604	102.504	102.404	4.375	101.552	101.452	101.352	4.375	101.552	101.452	101.352	4.375	101.552	101.452	101.352
4.500	102.328	102.228	102.128	4.500	102.328	102.228	102.128	4.500	100.671	100.571	100.471	4.500	100.671	100.571	100.471	4.500	100.671	100.571	100.471
4.625	102.774	102.674	102.574	4.625	102.774	102.674	102.574	4.625	101.117	101.017	100.917	4.625	101.117	101.017	100.917	4.625	101.117	101.017	100.917
4.750	103.037	102.937	102.837	4.750	103.037	1													



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.:

4/3/2019

45 Day Lock Exp.:

4/18/2019

60 Day Lock Exp.:

5/3/2019

W. Rate Sheet Dated: 3/4/2019

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	102.462	102.362	102.262	4.250	100.773	100.673	100.573	3.750	100.473	100.373	100.273	4.750	101.206	101.106	101.006	3.750	99.911	99.811	99.711
4.875	103.027	102.927	102.827	4.375	101.236	101.136	101.036	3.875	101.016	100.916	100.816	4.875	101.771	101.671	101.571	3.875	100.454	100.354	100.254
4.990	103.124	103.024	102.924	4.500	101.682	101.582	101.482	3.990	101.398	101.298	101.198	4.990	101.868	101.768	101.668	3.990	100.334	100.234	100.134
5.000	103.224	103.124	103.024	4.625	102.096	101.996	101.896	4.000	101.498	101.398	101.298	5.000	101.968	101.868	101.768	4.000	100.434	100.334	100.234
5.125	103.472	103.372	103.272	4.750	102.627	102.527	102.427	4.125	101.934	101.834	101.734	5.125	101.797	101.697	101.597	4.125	100.870	100.770	100.670
5.250	103.876	103.776	103.676	4.875	102.975	102.875	102.775	4.250	102.209	102.109	102.009	5.250	102.201	102.101	102.001	4.250	101.145	101.045	100.945
5.375	104.147	104.047	103.947	4.990	103.028	102.928	102.828	4.375	102.604	102.504	102.404	5.375	102.472	102.372	102.272	4.375	101.540	101.440	101.340
5.500	104.455	104.355	104.255	5.000	103.128	103.028	102.928	4.500	102.368	102.268	102.168	5.500	102.780	102.680	102.580	4.500	100.711	100.611	100.511
5.625	104.507	104.407	104.307	5.125	103.331	103.231	103.131	4.625	102.812	102.712	102.612	5.625	102.430	102.330	102.230	4.625	101.155	101.055	100.955
5.750	104.941	104.841	104.741	5.250	103.708	103.608	103.508	4.750	103.075	102.975	102.875	5.750	102.864	102.764	102.664	4.750	101.418	101.318	101.218
5.875	105.231	105.131	105.031	5.375	103.969	103.869	103.769	4.875	103.208	103.108	103.008	5.875	103.154	103.054	102.954	4.875	101.551	101.451	101.351
5.990	105.411	105.311	105.211	5.500	104.228	104.128	104.028	4.990	103.020	102.920	102.820	5.990	103.334	103.234	103.134	4.990	101.113	101.013	100.913
6.000	105.511	105.411	105.311	5.625	104.447	104.347	104.247	5.000	103.120	103.020	102.920	6.000	103.434	103.334	103.234	5.000	101.213	101.113	101.013
6.125	105.383	105.283	105.183	5.750	104.807	104.707	104.607	5.125	103.517	103.417	103.317	6.125	103.320	103.220	103.120	5.125	101.610	101.510	101.410
6.250	105.697	105.597	105.497	5.875	105.169	105.069	104.969	5.250	103.725	103.625	103.525	6.250	103.884	103.784	103.684	5.250	101.818	101.718	101.618
6.375	106.128	106.028	105.928	5.990	105.338	105.238	105.138	5.375	103.959	103.859	103.759	6.375	103.165	103.065	102.965	5.375	102.052	101.952	101.852
6.500	106.202	106.102	106.002	6.000	105.438	105.338	105.238	5.500	104.406	104.306	104.206	6.500	103.089	102.989	102.889	5.500	100.249	100.149	100.049
6.625	106.689	106.589	106.489	6.125	105.094	104.994	104.894	5.625	102.765	102.665	102.565	6.625	103.426	103.326	103.226	5.625	100.608	100.508	100.408
6.750	107.027	106.927	106.827	6.250	105.464	105.364	105.264	5.750	103.066	102.966	102.866	6.750	103.614	103.514	103.414	5.750	100.909	100.809	100.709

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.:

4/3/2019

45 Day Lock Exp.:

4/18/2019

60 Day Lock Exp.:

5/3/2019

W. Rate Sheet Dated: 3/4/2019

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	97.903	97.778	97.653	
4.125	98.396	98.271	98.146	
4.250	98.887	98.762	98.637	
4.375	99.311	99.186	99.061	
4.500	99.723	99.598	99.473	
4.625	100.113	99.988	99.863	
4.750	100.501	100.376	100.251	
4.875	100.853	100.728	100.603	
5.000	101.151	101.026	100.901	
5.125	101.476	101.351	101.226	
5.250	101.797	101.672	101.547	
5.375	102.044	101.919	101.794	
5.500	102.294	102.169	102.044	

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	98.948	98.823	98.698	
3.875	99.430	99.305	99.180	
4.000	99.863	99.738	99.613	
4.125	100.225	100.100	99.975	
4.250	100.471	100.346	100.221	
4.375	100.693	100.568	100.443	
4.500	100.904	100.779	100.654	
4.625	101.089	100.964	100.839	
4.750	101.253	101.128	101.003	
4.875	101.438	101.313	101.188	
5.000	101.708	101.583	101.458	

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	98.470	98.345	98.220	
3.625	98.962	98.837	98.712	
3.750	99.468	99.343	99.218	
3.875	99.904	99.779	99.654	
4.000	100.312	100.187	100.062	
4.125	100.711	100.586	100.461	
4.250	101.030	100.905	100.780	
4.375	101.300	101.175	101.050	
4.500	101.523	101.398	101.273	
4.625	101.830	101.705	101.580	
4.750	102.055	101.930	101.805	
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)