



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.: 4/5/2019

45 Day Lock Exp.: 4/22/2019

60 Day Lock Exp.: 5/6/2019

W. Rate Sheet Dated: 3/6/2019

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	100.201	100.051	99.901	3.750	99.831	99.681	99.531	2.375	95.355	95.205	95.055	3.125	97.414	97.264	97.114
3.875	100.742	100.592	100.442	3.875	100.266	100.116	99.966	2.500	94.422	94.272	94.122	3.250	98.008	97.858	97.708
4.000	101.286	101.136	100.986	4.000	100.663	100.513	100.363	2.625	96.509	96.359	96.209	3.375	98.429	98.279	98.129
4.125	101.822	101.672	101.522	4.125	101.079	100.929	100.779	2.750	97.799	97.649	97.499	3.500	98.791	98.641	98.491
4.250	102.128	102.028	101.928	4.250	101.446	101.346	101.246	2.875	98.292	98.142	97.992	3.625	99.171	99.021	98.871
4.375	102.657	102.557	102.457	4.375	101.844	101.744	101.644	3.000	98.779	98.629	98.479	Margin = 2.250		Index = 2.550	
4.500	103.113	103.013	102.913	4.500	102.203	102.103	102.003	3.125	99.262	99.112	98.962				
4.625	103.545	103.445	103.345	4.625	102.533	102.433	102.333	3.250	99.498	99.348	99.198				
4.750	103.670	103.570	103.470	4.750	102.240	102.140	102.040	3.375	99.984	99.834	99.684				
4.875	103.225	103.125	103.025	4.875	102.638	102.538	102.438	3.500	100.454	100.304	100.154				
5.000	103.826	103.726	103.626	5.000	102.997	102.897	102.797	3.625	100.919	100.769	100.619				
5.125	104.126	104.026	103.926	5.125	103.227	103.127	103.027	3.750	100.832	100.682	100.532				
5.250	103.613	103.513	103.404	5.250	102.935	102.835	102.726	3.875	101.244	101.094	100.944				
5.375	103.806	103.706	103.596	5.375	103.324	103.224	103.114	4.000	101.619	101.469	101.319				
5.500	104.212	104.112	104.002	5.500	103.682	103.582	103.473	4.125	102.012	101.862	101.712				
5.625	104.481	104.381	104.271	5.625	103.762	103.662	103.553	4.250	101.427	101.277	101.127				
5.750	104.877	104.777	104.677	5.750	103.813	103.713	103.613	4.375	101.803	101.653	101.503				
5.875	104.919	104.819	104.719	5.875	104.212	104.112	104.012	4.500	102.139	101.989	101.839				
6.000	105.425	105.325	105.225	6.000	104.571	104.471	104.371	4.625	102.446	102.296	102.146				

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	99.001	98.851	98.701	3.750	98.831	98.681	98.531	2.375	94.355	94.205	94.055	3.125	96.414	96.264	96.114
3.875	99.542	99.392	99.242	3.875	99.266	99.116	98.966	2.500	93.422	93.272	93.122	3.250	97.008	96.858	96.708
4.000	100.086	99.936	99.786	4.000	99.663	99.513	99.363	2.625	95.509	95.359	95.209	3.375	97.429	97.279	97.129
4.125	100.622	100.472	100.322	4.125	100.079	99.929	99.779	2.750	96.799	96.649	96.499	3.500	97.791	97.641	97.491
4.250	100.878	100.778	100.678	4.250	100.446	100.346	100.246	2.875	97.292	97.142	96.992	3.625	98.171	98.021	97.871
4.375	101.407	101.307	101.207	4.375	100.844	100.744	100.644	3.000	97.779	97.629	97.479	Margin = 2.250		Index = 2.550	
4.500	101.863	101.763	101.663	4.500	101.203	101.103	101.003	3.125	98.262	98.112	97.962	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.295	102.195	102.095	4.625	101.533	101.433	101.333	3.250	98.498	98.348	98.198	Rate	30 Day	45 Day	60 Day
4.750	102.420	102.320	102.220	4.750	101.240	101.140	101.040	3.375	98.984	98.834	98.684	4.625	101.145	100.895	100.645
4.875	102.175	102.075	101.975	4.875	101.638	101.538	101.438	3.500	99.454	99.304	99.154	4.750	100.465	100.215	99.965
5.000	102.576	102.476	102.376	5.000	101.997	101.897	101.797	3.625	99.919	99.769	99.619	4.875	100.925	100.675	100.425
5.125	103.046	102.946	102.846	5.125	102.327	102.227	102.127	3.750	99.832	99.682	99.532	5.000	101.326	101.076	100.826
5.250	102.713	102.613	102.504	5.250	101.935	101.835	101.726	3.875	100.244	100.094	99.944	5.125	101.746	101.496	101.246
5.375	103.006	102.906	102.796	5.375	102.324	102.224	102.114	4.000	100.619	100.469	100.319	5.250	101.113	100.863	100.613
5.500	103.362	103.262	103.152	5.500	102.682	102.582	102.473	4.125	101.012	100.862	100.712	5.375	101.506	101.256	101.006
5.625	103.531	103.431	103.321	5.625	102.812	102.712	102.603	4.250	100.427	100.277	100.127	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	100.803	100.653	100.503	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	101.139	100.989	100.839	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	101.446	101.296	101.146	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	100.075	99.825	99.575	4.875	99.918	99.668	99.418
5.125	100.896	100.646	100.396	5.125	100.607	100.357	100.107
5.375	100.656	100.406	100.156	5.375	100.604	100.354	100.104
5.625	101.581	101.331	101.081	5.625	101.292	101.042	100.792
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	103.168	102.918	102.668
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	98.395	98.145	97.895	
4.750	97.715	97.465	97.215	
4.875	98.175	97.925	97.675	
5.000	98.576	98.326	98.076	
5.125	98.996	98.746	98.496	
5.250	98.363	98.113	97.863	
5.375	98.756	98.506	98.256	
5.500	99.250	99.000	98.750	
5.625	99.500	99.250	99.000	
5.750	99.750	99.500	99.250	
5.875	100.000	99.750	99.500	

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



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Lockdesk Phone:

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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/5/2019

45 Day Lock Exp.:

4/22/2019

60 Day Lock Exp.:

5/6/2019

W. Rate Sheet Dated: 3/6/2019

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	98.732	98.582	98.432	3.750	98.363	98.213	98.063	2.375	91.855	91.705	91.555	3.125	95.73	95.576	95.426
3.875	99.273	99.123	98.973	3.875	98.797	98.647	98.497	2.500	90.922	90.772	90.622	3.250	97.01	96.858	96.708
4.000	99.817	99.667	99.517	4.000	99.194	99.044	98.894	2.625	93.009	92.859	92.709	3.375	97.43	97.279	97.129
4.125	100.353	100.203	100.053	4.125	99.610	99.460	99.310	2.750	96.112	95.962	95.812	3.500	97.79	97.641	97.491
4.250	100.691	100.591	100.491	4.250	100.008	99.908	99.808	2.875	96.604	96.454	96.304	3.625	98.17	98.021	97.871
4.375	101.219	101.119	101.019	4.375	100.406	100.306	100.206	3.000	97.092	96.942	96.792	Margin = 2.250		Index = 2.550	
4.500	101.675	101.575	101.475	4.500	100.765	100.665	100.565	3.125	97.574	97.424	97.274				
4.625	102.108	102.008	101.908	4.625	101.095	100.995	100.895	3.250	98.498	98.348	98.198				
4.750	101.920	101.820	101.720	4.750	100.490	100.390	100.290	3.375	98.984	98.834	98.684				
4.875	101.475	101.375	101.275	4.875	100.888	100.788	100.688	3.500	99.454	99.304	99.154				
5.000	102.076	101.976	101.876	5.000	101.247	101.147	101.047	3.625	99.919	99.769	99.619				
5.125	102.376	102.276	102.176	5.125	101.477	101.377	101.277	3.750	99.364	99.214	99.064				
5.250	101.582	101.482	101.373	5.250	100.904	100.804	100.695	3.875	99.776	99.626	99.476				
5.375	101.774	101.674	101.565	5.375	101.292	101.192	101.083	4.000	100.150	100.000	99.850				
5.500	102.180	102.080	101.971	5.500	101.651	101.551	101.442	4.125	100.544	100.394	100.244				
5.625	102.450	102.350	102.240	5.625	101.731	101.631	101.522	4.250	99.990	99.840	99.690				
5.750	102.345	102.245	102.145	5.750	101.282	101.182	101.082	4.375	100.365	100.215	100.065				
5.875	102.388	102.288	102.188	5.875	101.681	101.581	101.481	4.500	100.702	100.552	100.402				
6.000	102.894	102.794	102.694	6.000	102.039	101.939	101.839	4.625	101.009	100.859	100.709				

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	97.532	97.382	97.232	3.750	97.363	97.213	97.063	2.375	92.605	92.455	92.305	3.125	94.726	94.576	94.426
3.875	98.073	97.923	97.773	3.875	97.797	97.647	97.497	2.500	91.672	91.522	91.372	3.250	96.008	95.858	95.708
4.000	98.617	98.467	98.317	4.000	98.194	98.044	97.894	2.625	93.759	93.609	93.459	3.375	96.429	96.279	96.129
4.125	99.153	99.003	98.853	4.125	98.610	98.460	98.310	2.750	95.893	95.743	95.593	3.500	96.791	96.641	96.491
4.250	99.441	99.341	99.241	4.250	99.008	98.908	98.808	2.875	96.386	96.236	96.086	3.625	97.171	97.021	96.871
4.375	99.969	99.869	99.769	4.375	99.406	99.306	99.206	3.000	96.873	96.723	96.573	Margin = 2.250		Index = 2.550	
4.500	100.425	100.325	100.225	4.500	99.765	99.665	99.565	3.125	97.356	97.206	97.056	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.858	100.758	100.658	4.625	100.095	99.995	99.895	3.250	97.405	97.255	97.105	Rate	30 Day	45 Day	60 Day
4.750	100.670	100.570	100.470	4.750	99.490	99.390	99.290	3.375	97.890	97.740	97.590	4.625	99.708	99.458	99.208
4.875	100.425	100.325	100.225	4.875	99.888	99.788	99.688	3.500	98.360	98.210	98.060	4.750	98.715	98.465	98.215
5.000	100.826	100.726	100.626	5.000	100.247	100.147	100.047	3.625	98.826	98.676	98.526	4.875	99.175	98.925	98.675
5.125	101.296	101.196	101.096	5.125	100.577	100.477	100.377	3.750	98.582	98.432	98.282	5.000	99.576	99.326	99.076
5.250	100.682	100.582	100.473	5.250	99.904	99.804	99.695	3.875	98.994	98.844	98.694	5.125	99.996	99.746	99.496
5.375	100.974	100.874	100.765	5.375	100.292	100.192	100.083	4.000	99.369	99.219	99.069	5.250	99.082	98.832	98.582
5.500	101.330	101.230	101.121	5.500	100.651	100.551	100.442	4.125	99.762	99.612	99.462	5.375	99.474	99.224	98.974
5.625	101.500	101.400	101.290	5.625	100.781	100.681	100.572	4.250	98.865	98.715	98.565	5.500	99.968	99.718	99.468
5.750	101.195	101.095	100.995	5.750	100.282	100.182	100.082	4.375	99.240	99.090	98.940	5.625	100.219	99.969	99.719
5.875	101.238	101.138	101.038	5.875	100.681	100.581	100.481	4.500	99.577	99.427	99.277	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	99.884	99.734	99.584	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:	3/6/2019 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	98.325	98.075	97.825	4.875	98.168	97.918	97.668
5.125	99.146	98.896	98.646	5.125	98.857	98.607	98.357
5.375	98.624	98.374	98.124	5.375	98.572	98.322	98.072
5.625	99.550	99.300	99.050	5.625	99.261	99.011	98.761
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	99.668	99.418	99.168
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	96.958	96.708	96.458	
4.750	95.965	95.715	95.465	
4.875	96.425	96.175	95.925	
5.000	96.826	96.576	96.326	
5.125	97.246	96.996	96.746	
5.250	96.332	96.082	95.832	
5.375	96.724	96.474	96.224	
5.500	97.218	96.968	96.718	
5.625	97.469	97.219	96.969	
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 †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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Lockdesk Phone:

Lockdesk Hours:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/5/2019

45 Day Lock Exp.:

4/22/2019

60 Day Lock Exp.:

5/6/2019

W. Rate Sheet Dated: 3/6/2019

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	100.718	100.618	100.518	4.375	99.991	99.891	99.791	4.375	99.804	99.704	99.604	4.375	99.924	99.824	99.724	4.375	99.197	99.097	98.997
4.500	101.230	101.130	101.030	4.500	100.559	100.459	100.359	4.500	100.372	100.272	100.172	4.500	100.458	100.358	100.258	4.500	99.787	99.687	99.587
4.625	101.544	101.444	101.344	4.625	100.998	100.898	100.798	4.625	100.947	100.847	100.747	4.625	100.722	100.622	100.522	4.625	100.176	100.076	99.976
4.750	102.106	102.006	101.906	4.750	101.846	101.746	101.646	4.750	101.842	101.742	101.642	4.750	101.157	101.057	100.957	4.750	100.897	100.797	100.697
4.875	102.569	102.469	102.369	4.875	102.369	102.269	102.169	4.875	102.369	102.269	102.169	4.875	101.665	101.565	101.465	4.875	101.465	101.365	101.265
4.990	102.835	102.735	102.635	4.990	102.677	102.577	102.477	4.990	102.677	102.577	102.477	4.990	102.051	101.951	101.851	4.990	101.893	101.793	101.693
5.000	102.935	102.835	102.735	5.000	102.777	102.677	102.577	5.000	102.777	102.677	102.577	5.000	102.151	102.051	101.951	5.000	101.993	101.893	101.793
5.125	103.232	103.132	103.032	5.125	103.107	103.007	102.907	5.125	103.107	103.007	102.907	5.125	102.068	101.968	101.868	5.125	101.943	101.843	101.743
5.250	103.521	103.421	103.321	5.250	103.636	103.536	103.436	5.250	103.726	103.626	103.526	5.250	102.551	102.451	102.351	5.250	102.551	102.451	102.351
5.375	103.797	103.697	103.597	5.375	103.955	103.855	103.755	5.375	104.049	103.949	103.849	5.375	102.685	102.585	102.485	5.375	102.685	102.585	102.485
5.500	104.061	103.961	103.861	5.500	104.246	104.146	104.046	5.500	104.339	104.239	104.139	5.500	103.136	103.036	102.936	5.500	103.136	103.036	102.936
5.625	104.274	104.174	104.074	5.625	104.482	104.382	104.282	5.625	104.576	104.476	104.376	5.625	103.074	102.974	102.874	5.625	103.074	102.974	102.874
5.750	104.777	104.677	104.577	5.750	105.119	105.019	104.919	5.750	105.178	105.078	104.978	5.750	103.291	103.191	103.091	5.750	103.291	103.191	103.091
5.875	104.961	104.861	104.761	5.875	105.473	105.373	105.273	5.875	105.535	105.435	105.335	5.875	102.763	102.663	102.563	5.875	102.763	102.663	102.563
5.990	105.072	104.972	104.872	5.990	105.657	105.557	105.457	5.990	105.720	105.620	105.520	5.990	103.121	103.021	102.921	5.990	103.121	103.021	102.921
6.000	105.172	105.072	104.972	6.000	105.757	105.657	105.557	6.000	105.820	105.720	105.620	6.000	103.221	103.121	103.021	6.000	103.221	103.121	103.021
6.125	105.734	105.634	105.534	6.125	106.030	105.930	105.830	6.125	106.092	105.992	105.892	6.125	103.462	103.362	103.262	6.125	103.462	103.362	103.262
6.250	105.979	105.879	105.779	6.250	106.233	106.133	106.033	6.250	106.295	106.195	106.095	6.250	103.682	103.582	103.482	6.250	103.682	103.582	103.482
6.375	105.993	105.893	105.793	6.375	106.101	105.971	105.901	6.375	106.132	106.012	105.932	6.375	101.559	101.429	101.359	6.375	101.559	101.429	101.359

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	99.010	98.910	98.810	4.625	101.858	101.758	101.658	4.625	101.223	101.123	101.023	4.625	101.161	100.961	100.961	3.375	98.906	98.806	98.706
4.500	99.600	99.500	99.400	4.750	102.307	102.207	102.107	4.750	101.593	101.493	101.393	4.750	101.531	101.331	101.331	3.500	99.416	99.316	99.216
4.625	100.125	100.025	99.925	4.875	102.756	102.656	102.556	4.875	102.098	101.998	101.898	4.875	102.036	101.836	101.836	3.625	99.874	99.774	99.674
4.750	100.893	100.793	100.693	4.990	103.834	103.734	103.634	4.990	102.379	102.279	102.179	4.990	102.316	102.116	102.116	3.750	100.244	100.144	100.044
4.875	101.465	101.365	101.265	5.000	102.934	102.834	102.734	5.000	102.479	102.379	102.279	5.000	102.416	102.216	102.216	3.875	100.666	100.566	100.466
4.990	101.893	101.793	101.693	5.125	103.184	103.084	102.984	5.125	102.789	102.689	102.589	5.125	102.726	102.526	102.526	3.990	101.022	100.922	100.822
5.000	101.993	101.893	101.793	5.250	103.643	103.543	103.443	5.250	102.948	102.848	102.748	5.250	102.792	102.592	102.592	4.000	101.122	101.022	100.922
5.125	101.943	101.843	101.743	5.375	103.845	103.745	103.645	5.375	103.236	103.136	103.036	5.375	103.080	102.880	102.880	4.125	101.565	101.465	101.365
5.250	102.551	102.451	102.351	5.500	104.069	103.969	103.869	5.500	103.515	103.415	103.315	5.500	103.358	103.158	103.158	4.250	101.997	101.897	101.797
5.375	102.685	102.585	102.485	5.625	104.240	104.140	104.040	5.625	103.746	103.646	103.546	5.625	103.590	103.390	103.390	4.375	102.414	102.314	102.214
5.500	103.136	103.036	102.936	5.750	104.426	104.326	104.226	5.750	104.225	104.125	104.025	5.750	104.066	103.866	103.866	4.500	102.787	102.687	102.587
5.625	103.074	102.974	102.874	5.875	104.656	104.556	104.456	5.875	104.535	104.435	104.335	5.875	104.317	104.117	104.117	4.625	102.476	102.376	102.276
5.750	103.291	103.191	103.091	5.990	104.756	104.656	104.556	5.990	104.707	104.607	104.507	5.990	104.488	104.288	104.288	4.750	102.687	102.587	102.487
5.875	102.763	102.663	102.563	6.000	104.856	104.756	104.656	6.000	104.807	104.707	104.607	6.000	104.588	104.388	104.388	4.875	102.932	102.832	102.732
5.990	103.121	103.021	102.921	6.125	105.056	104.956	104.856	6.125	105.077	104.977	104.877	6.125	104.858	104.658	104.658	4.990	102.991	102.891	102.791
6.000	103.221	103.121	103.021	6.250	104.846	104.746	104.646	6.250	104.644	104.544	104.444	6.250	104.425	104.225	104.225	5.000	103.091	102.991	102.891
6.125	103.462	103.362	103.262	6.375	105.066	104.966	104.866	6.375	104.942	104.842	104.742	6.375	104.723	104.523	104.523	5.125	103.109	103.009	102.909
6.250	103.682	103.582	103.482	6.500	105.171	105.051	104.971	6.500	105.101	105.001	104.901	6.500	104.883	104.683	104.683	5.250	103.307	103.207	103.107
6.375	101.559	101.459	101.359	6.625	105.249	105.129	105.049	6.625	105.226	105.106	105.026	6.625	105.007	104.807	104.807	5.375	103.505	103.405	103.305

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				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	Rate	30 Day	45 Day	60 Day
4.375	99.010	98.910	98.810	4.625	101.858	101.758	101.658	4.625	101.223	101.123	101.023	4.625	101.161	101.061	100.961	3.375	98.906	98.806	98.706	3.375	99.027	98.827	98.827
4.500	99.600	99.500	99.400	4.750	102.307	102.207	102.107	4.750	101.593	101.493	101.393	4.750	101.531	101.431	101.331	3.500	99.416	99.316	99.216	3.500	99.354	99.154	99.154
4.625	100.125	100.025	99.925	4.875	102.756	102.656	102.556	4.875	102.098	101.998	101.898	4.875	102.036	101.936	101.836	3.625	99.874	99.774	99.674	3.625	99.657	99.457	99.457
4.750	100.893	100.793	100.693	4.990	103.834	103.734	103.634	4.990	102.379	102.279	102.179	4.990	102.316	102.216	102.116	3.750	100.244	100.144	100.044	3.750	100.558	100.358	100.358
4.875	101.465	101.365	101.265	5.000	102.934	102.834	102.734	5.000	102.479	102.379	102.279	5.000	102.416	102.316	102.216	3.875	100.666	100.566	100.466	3.875	100.852	100.652	100.652
4.990	101.893	101.793	101.693	5.125	103.184	103.084	102.984	5.125	102.789	102.689	102.589	5.125	102.726	102.626	102.526	3.950	101.022	100.922	100.822	3.990	101.034	100.834	100.834
5.000	101.993	101.893	101.793	5.250	103.643	103.543	103.443	5.250	102.948	102.848	102.748	5.250	102.792	102.692	102.592	4.000	101.122	101.022	100.922	4.000	101.134	100.934	100.934
5.125	101.943	101.843	101.743	5.375	103.845	103.745	103.645	5.375	103.236	103.136	103.036	5.375	103.080	102.980	102.880	4.125	101.165	101.065	100.965	4.125	101.380	101.180	101.180
5.250	102.551	102.451	102.351	5.500	104.069	103.969	103.869	5.500	103.515	103.415	103.315	5.500	103.358	103.258	103.158	4.250	101.197	101.097	100.997	4.250	101.592	101.392	101.392
5.375	103.136	103.036	102.936	5.625	104.313	104.213	104.113	5.625	103.760	103.660	103.560	5.625	103.603	103.503	103.403	4.375	101.239	101.139	101.039	4.375	101.786	101.586	101.586
5.500	103.136	103.036	102.936	5.750	104.426	104.326	104.226	5.750	104.225	104.125	104.025	5.750	104.068	103.968	103.868	4.500	101.287	101.187	101.087	4.500	101.962	101.762	101.762
5.625	103.074	102.974	102.874	5.875	104.656	104.556	104.456	5.875	104.535	104.435	104.335	5.875	104.317	104.217	104.117	4.625	102.476	102.376	102.276	4.625	102.110	101.910	101.910
5.750	103.291	103.191	103.091	5.990	104.756	104.656	104.556	5.990	104.707	104.607	104.507	5.990	104.488	104.388	104.288	4.750	102.687	102.587	102.487	4.750	102.322	102.122	102.122
5.875	103.763	103.663	103.563	6.000	104.856	104.756	104.656	6.000	104.807	104.707	104.607	6.000	104.588	104.488	104.388	4.875	102.932	102.832	102.732	4.875	102.524	102.324	102.324
5.990	103.121	103.021	102.921	6.125	105.056	104.956	104.856	6.125	105.077	104.977	104.877	6.125	104.858	104.758	104.658	4.990	102.991	102.891	102.791	4.990	102.590	102.390	102.390
6.000	103.221	103.121	103.021	6.250	104.846	104.746	104.646	6.250	104.644	104.544	104.444	6.250	104.425	104.325	104.225	5.000	103.091	102.991	102.891	5.000	102.690	102.490	102.490
6.125	103.462	103.362	103.262	6.375	105.066	104.966	104.866	6.375	104.942	104.842	104.742	6.375	104.723	104.623	104.523	5.125	103.109	103.009	102.909	5.125	102.547	102.347	102.347
6.250	103.682	103.582	103.482	6.500	105.171	105.051	104.971	6.500	105.101	105.011	104.901	6.500	104.883	104.783	104.683	5.250	103.307	103.207	103.107	5.250	102.747	102.547	102.547
6.375	101.559	101.439	101.359	6.625	105.249	105.129	105.049	6.625	105.226	105.106	105.026	6.625	105.007	104.807	104.607	5.375	103.505	103.405	103.305	5.375	102.946	102.746	102.746



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

30 Day Lock Exp.: 4/5/2019
45 Day Lock Exp.: 4/22/2019
60 Day Lock Exp.: 5/6/2019

W. Rate Sheet Dated: 3/6/2019

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	102.527	102.427	102.327	4.750	102.277	102.177	102.077	4.750	102.277	102.177	102.077	4.750	101.264	101.164	101.064	4.750	101.014	100.914	100.814
4.875	103.089	102.989	102.889	4.875	102.839	102.739	102.639	4.875	102.839	102.739	102.639	4.875	101.826	101.726	101.626	4.875	101.576	101.476	101.376
4.990	103.182	103.082	102.982	4.990	102.682	102.582	102.482	4.990	102.682	102.582	102.482	4.990	101.919	101.819	101.719	4.990	101.419	101.319	101.219
5.000	103.282	103.182	103.082	5.000	102.782	102.682	102.582	5.000	102.782	102.682	102.582	5.000	102.019	101.919	101.819	5.000	101.519	101.419	101.319
5.125	103.465	103.365	103.265	5.125	102.965	102.865	102.765	5.125	102.965	102.865	102.765	5.125	101.800	101.700	101.600	5.125	101.300	101.200	101.100
5.250	103.864	103.764	103.664	5.250	103.364	103.264	103.164	5.250	103.364	103.264	103.164	5.250	102.199	102.099	101.999	5.250	101.699	101.599	101.499
5.375	104.126	104.026	103.926	5.375	104.126	104.026	103.926	5.375	104.126	104.026	103.926	5.375	102.461	102.361	102.261	5.375	102.461	102.361	102.261
5.500	104.430	104.330	104.230	5.500	104.430	104.330	104.230	5.500	104.430	104.330	104.230	5.500	102.765	102.665	102.565	5.500	102.765	102.665	102.565
5.625	104.453	104.353	104.253	5.625	104.453	104.353	104.253	5.625	104.453	104.353	104.253	5.625	102.396	102.296	102.196	5.625	102.396	102.296	102.196
5.750	104.882	104.782	104.682	5.750	104.882	104.782	104.682	5.750	104.882	104.782	104.682	5.750	102.825	102.725	102.625	5.750	102.825	102.725	102.625
5.875	105.173	105.073	104.973	5.875	105.173	105.073	104.973	5.875	105.173	105.073	104.973	5.875	103.116	103.016	102.916	5.875	103.116	103.016	102.916
5.990	105.346	105.246	105.146	5.990	105.346	105.246	105.146	5.990	105.346	105.246	105.146	5.990	103.289	103.189	103.089	5.990	103.289	103.189	103.089
6.000	105.446	105.346	105.246	6.000	105.446	105.346	105.246	6.000	105.446	105.346	105.246	6.000	103.389	103.289	103.189	6.000	103.389	103.289	103.189
6.125	105.321	105.221	105.121	6.125	105.321	105.221	105.121	6.125	105.321	105.221	105.121	6.125	102.274	102.174	102.074	6.125	102.274	102.174	102.074
6.250	105.636	105.536	105.436	6.250	105.636	105.536	105.436	6.250	105.636	105.536	105.436	6.250	102.823	102.723	102.623	6.250	102.823	102.723	102.623
6.375	106.059	105.959	105.859	6.375	106.059	105.959	105.859	6.375	106.059	105.959	105.859	6.375	103.096	102.996	102.896	6.375	103.096	102.996	102.896
6.500	106.723	106.623	106.523	6.500	106.723	106.623	106.523	6.500	106.723	106.623	106.523	6.500	103.610	103.510	103.410	6.500	103.610	103.510	103.410
6.625	107.149	107.049	106.949	6.625	107.149	107.049	106.949	6.625	107.149	107.049	106.949	6.625	103.886	103.786	103.686	6.625	103.886	103.786	103.686
6.750	107.430	107.330	107.230	6.750	107.430	107.330	107.230	6.750	107.430	107.330	107.230	6.750	104.017	103.917	103.817	6.750	104.017	103.917	103.817
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	101.014	100.914	100.814	4.250	100.850	100.750	100.650	4.250	101.225	101.125	101.025	4.250	101.225	101.125	101.025	3.750	100.518	100.418	100.318
4.875	101.576	101.476	101.376	4.375	101.303	101.203	101.103	4.375	101.678	101.578	101.478	4.375	101.678	101.578	101.478	3.875	101.059	100.959	100.859
4.990	101.419	101.319	101.219	4.500	101.734	101.634	101.534	4.500	102.109	102.009	101.909	4.500	102.109	102.009	101.909	3.990	101.359	101.259	101.159
5.000	101.519	101.419	101.319	4.625	102.218	102.118	102.018	4.625	102.593	102.493	102.393	4.625	102.593	102.493	102.393	4.000	101.459	101.359	101.259
5.125	101.300	101.200	101.100	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	101.893	101.793	101.693
5.250	101.699	101.599	101.499	4.875	103.094	102.994	102.894	4.875	103.469	103.369	103.269	4.875	103.469	103.369	103.269	4.250	102.130	102.030	101.930
5.375	102.461	102.361	102.261	4.990	103.144	103.044	102.944	4.990	103.269	103.169	103.069	4.990	103.269	103.169	103.069	4.375	102.624	102.524	102.424
5.500	102.765	102.665	102.565	5.000	103.244	103.144	103.044	5.000	103.369	103.269	103.169	5.000	103.369	103.269	103.169	4.500	102.775	102.675	102.575
5.625	102.396	102.296	102.196	5.125	103.333	103.233	103.133	5.125	103.458	103.358	103.258	5.125	103.458	103.358	103.258	4.625	102.728	102.628	102.528
5.750	102.825	102.725	102.625	5.250	103.707	103.607	103.507	5.250	103.832	103.732	103.632	5.250	103.832	103.732	103.632	4.750	102.991	102.891	102.791
5.875	103.116	103.016	102.916	5.375	103.966	103.866	103.766	5.375	103.966	103.866	103.766	5.375	103.966	103.866	103.766	4.875	103.140	103.040	102.940
5.990	103.289	103.189	103.089	5.500	104.205	104.105	104.005	5.500	104.205	104.105	104.005	5.500	104.205	104.105	104.005	4.990	102.934	102.834	102.734
6.000	103.389	103.289	103.189	5.625	104.296	104.196	104.096	5.625	104.296	104.196	104.096	5.625	104.296	104.196	104.096	5.000	103.034	102.934	102.834
6.125	102.274	102.174	102.074	5.750	104.660	104.560	104.460	5.750	104.660	104.560	104.460	5.750	104.660	104.560	104.460	5.125	103.412	103.312	103.212
6.250	102.823	102.723	102.623	5.875	105.053	104.953	104.853	5.875	105.053	104.953	104.853	5.875	105.053	104.953	104.853	5.250	103.635	103.535	103.435
6.375	103.096	102.996	102.896	5.990	105.225	105.125	105.025	5.990	105.225	105.125	105.025	5.990	105.225	105.125	105.025	5.375	103.870	103.770	103.670
6.500	103.610	103.510	103.410	6.000	105.325	105.225	105.125	6.000	105.325	105.225	105.125	6.000	105.325	105.225	105.125	5.500	102.318	102.218	102.118
6.625	103.886	103.786	103.686	6.125	104.975	104.875	104.775	6.125	104.975	104.875	104.775	6.125	104.975	104.875	104.775	5.625	102.674	102.574	102.474
6.750	104.017	103.917	103.817	6.250	105.346	105.246	105.146	6.250	105.346	105.246	105.146	6.250	105.346	105.246	105.146	5.750	102.972	102.872	102.772
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	101.018	100.918	100.818	3.750	101.018	100.918	100.818	3.750	99.959	99.859	99.759	3.750	100.459	100.359	100.259	3.750	100.459	100.359	100.259
3.875	101.309	101.209	101.109	3.875	101.309	101.209	101.109	3.875	100.500	100.400	100.300	3.875	100.750	100.650	100.550	3.875	100.750	100.650	100.550
3.990	101.609	101.509	101.409	3.990	101.609	101.509	101.409	3.990	100.301	100.201	100.101	3.990	100.551	100.451	100.351	3.990	100.551	100.451	100.351
4.000	101.709	101.609	101.509	4.000	101.709	101.609	101.509	4.000	100.401	100.301	100.201	4.000	100.651	100.551	100.451	4.000	100.651	100.551	100.451
4.125	102.143	102.043	101.943	4.125	102.143	102.043	101.943	4.125	100.835	100.735	100.635	4.125	101.085	100.985	100.885	4.125	101.085	100.985	100.885
4.250	102.480	102.380	102.280	4.250	102.480	102.380	102.280	4.250	101.172	101.072	100.972	4.250	101.422	101.322	101.222	4.250	101.422	101.322	101.222
4.375	102.624	102.524	102.424	4.375	102.624	102.524	102.424	4.375	101.566	101.466	101.366	4.375	101.566	101.466	101.366	4.375	101.566	101.466	101.366
4.500	102.275	102.175	102.075	4.500	102.275	102.175	102.075	4.500	100.618	100.518	100.418	4.500	100.618	100.518	100.418	4.500	100.618	100.518	100.418
4.625	102.728	102.628	102.528	4.625	102.728	102.628	102.528	4.625	101.071	100.971	100.871	4.625	101.071	100.971	100.871	4.625	101.071	100.971	100.871
4.750	102.991	102.891	102.791	4.750	102.991	102													



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/5/2019

45 Day Lock Exp.:

4/22/2019

60 Day Lock Exp.:

5/6/2019

W. Rate Sheet Dated: 3/6/2019

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	102.399	102.299	102.199	4.250	100.703	100.603	100.503	3.750	100.401	100.301	100.201	4.750	101.148	101.048	100.948	3.750	99.843	99.743	99.643
4.875	102.966	102.866	102.766	4.375	101.157	101.057	100.957	3.875	100.945	100.845	100.745	4.875	101.715	101.615	101.515	3.875	100.387	100.287	100.187
4.990	103.065	102.965	102.865	4.500	101.594	101.494	101.394	3.990	101.284	101.184	101.084	4.990	101.814	101.714	101.614	3.990	100.232	100.132	100.032
5.000	103.165	103.065	102.965	4.625	102.081	101.981	101.881	4.000	101.384	101.284	101.184	5.000	101.914	101.814	101.714	4.000	100.332	100.232	100.132
5.125	103.413	103.313	103.213	4.750	102.594	102.494	102.394	4.125	101.820	101.720	101.620	5.125	101.757	101.657	101.557	4.125	100.768	100.668	100.568
5.250	103.819	103.719	103.619	4.875	102.966	102.866	102.766	4.250	102.159	102.059	101.959	5.250	102.163	102.063	101.963	4.250	101.107	101.007	100.907
5.375	104.087	103.987	103.887	4.990	103.018	102.918	102.818	4.375	102.555	102.455	102.355	5.375	102.431	102.331	102.231	4.375	101.503	101.403	101.303
5.500	104.392	104.292	104.192	5.000	103.118	103.018	102.918	4.500	102.259	102.159	102.059	5.500	102.736	102.636	102.536	4.500	100.602	100.502	100.402
5.625	104.452	104.352	104.252	5.125	103.279	103.179	103.079	4.625	102.716	102.616	102.516	5.625	102.412	102.312	102.212	4.625	101.059	100.959	100.859
5.750	104.889	104.789	104.689	5.250	103.658	103.558	103.458	4.750	102.979	102.879	102.779	5.750	102.849	102.749	102.649	4.750	101.322	101.222	101.122
5.875	105.183	105.083	104.983	5.375	103.919	103.819	103.719	4.875	103.132	103.032	102.932	5.875	103.143	103.043	102.943	4.875	101.475	101.375	101.275
5.990	105.360	105.260	105.160	5.500	104.161	104.061	103.961	4.990	102.923	102.823	102.723	5.990	103.320	103.220	103.120	4.990	101.016	100.916	100.816
6.000	105.460	105.360	105.260	5.625	104.292	104.192	104.092	5.000	103.023	102.923	102.823	6.000	103.420	103.320	103.220	5.000	101.116	101.016	100.916
6.125	105.324	105.224	105.124	5.750	104.660	104.560	104.460	5.125	103.403	103.303	103.203	6.125	102.292	102.192	102.092	5.125	101.496	101.396	101.296
6.250	105.640	105.540	105.440	5.875	105.057	104.957	104.857	5.250	103.629	103.529	103.429	6.250	102.827	102.727	102.627	5.250	101.722	101.622	101.522
6.375	106.062	105.962	105.862	5.990	105.230	105.130	105.030	5.375	103.866	103.766	103.666	6.375	103.099	102.999	102.899	5.375	101.959	101.859	101.759
6.500	106.153	106.053	105.953	6.000	105.330	105.230	105.130	5.500	103.323	103.223	103.123	6.500	103.040	102.940	102.840	5.500	100.166	100.066	99.966
6.625	106.642	106.542	106.442	6.125	104.975	104.875	104.775	5.625	102.684	102.584	102.484	6.625	103.379	103.279	103.179	5.625	100.527	100.427	100.327
6.750	106.982	106.882	106.782	6.250	105.347	105.247	105.147	5.750	102.987	102.887	102.787	6.750	103.569	103.469	103.369	5.750	100.830	100.730	100.630

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



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.:

4/5/2019

45 Day Lock Exp.:

4/22/2019

60 Day Lock Exp.:

5/6/2019

W. Rate Sheet Dated: 3/6/2019

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	97.954	97.829	97.704	
4.125	98.434	98.309	98.184	
4.250	98.907	98.782	98.657	
4.375	99.295	99.170	99.045	
4.500	99.688	99.563	99.438	
4.625	100.095	99.970	99.845	
4.750	100.477	100.352	100.227	
4.875	100.777	100.652	100.527	
5.000	101.101	100.976	100.851	
5.125	101.415	101.290	101.165	
5.250	101.751	101.626	101.501	
5.375	102.054	101.929	101.804	
5.500	102.336	102.211	102.086	

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	98.935	98.810	98.685	
3.875	99.389	99.264	99.139	
4.000	99.853	99.728	99.603	
4.125	100.216	100.091	99.966	
4.250	100.479	100.354	100.229	
4.375	100.609	100.484	100.359	
4.500	100.941	100.816	100.691	
4.625	101.141	101.016	100.891	
4.750	101.439	101.314	101.189	
4.875	101.774	101.649	101.524	
5.000	102.071	101.946	101.821	

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	98.487	98.362	98.237	
3.625	98.977	98.852	98.727	
3.750	99.479	99.354	99.229	
3.875	99.913	99.788	99.663	
4.000	100.318	100.193	100.068	
4.125	100.713	100.588	100.463	
4.250	101.031	100.906	100.781	
4.375	101.299	101.174	101.049	
4.500	101.521	101.396	101.271	
4.625	101.826	101.701	101.576	
4.750	102.052	101.927	101.802	
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)