



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.: 4/8/2019

45 Day Lock Exp.: 4/22/2019

60 Day Lock Exp.: 5/6/2019

W. Rate Sheet Dated: 3/7/2019

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	100.342	100.192	100.042	3.750	99.972	99.822	99.672	2.375	95.433	95.283	95.133	3.125	97.414	97.264	97.114
3.875	100.883	100.733	100.583	3.875	100.407	100.257	100.107	2.500	94.500	94.350	94.200	3.250	98.008	97.858	97.708
4.000	101.426	101.276	101.126	4.000	100.804	100.654	100.504	2.625	96.587	96.437	96.287	3.375	98.429	98.279	98.129
4.125	101.962	101.812	101.662	4.125	101.220	101.070	100.920	2.750	97.975	97.825	97.675	3.500	98.791	98.641	98.491
4.250	102.206	102.106	101.997	4.250	101.524	101.424	101.314	2.875	98.468	98.318	98.168	3.625	99.171	99.021	98.871
4.375	102.735	102.635	102.525	4.375	101.922	101.822	101.713	3.000	98.955	98.805	98.655	Margin = 2.250		Index = 2.550	
4.500	103.191	103.091	102.982	4.500	102.281	102.181	102.072	3.125	99.438	99.288	99.138				
4.625	103.623	103.523	103.414	4.625	102.611	102.511	102.401	3.250	99.620	99.470	99.320				
4.750	103.748	103.648	103.548	4.750	102.256	102.156	102.056	3.375	100.105	99.955	99.805				
4.875	103.241	103.141	103.041	4.875	102.654	102.554	102.454	3.500	100.575	100.425	100.275				
5.000	103.842	103.742	103.642	5.000	103.013	102.913	102.813	3.625	101.041	100.891	100.741				
5.125	104.141	104.041	103.941	5.125	103.243	103.143	103.043	3.750	100.867	100.717	100.567				
5.250	103.582	103.482	103.373	5.250	102.904	102.804	102.695	3.875	101.280	101.130	100.980				
5.375	103.774	103.674	103.565	5.375	103.292	103.192	103.083	4.000	101.654	101.504	101.354				
5.500	104.180	104.080	103.971	5.500	103.651	103.551	103.442	4.125	102.048	101.898	101.748				
5.625	104.450	104.350	104.240	5.625	103.731	103.631	103.522	4.250	101.450	101.300	101.150				
5.750	104.939	104.839	104.739	5.750	103.876	103.776	103.676	4.375	101.826	101.676	101.526				
5.875	104.981	104.881	104.781	5.875	104.274	104.174	104.074	4.500	102.163	102.013	101.863				
6.000	105.487	105.387	105.287	6.000	104.633	104.533	104.433	4.625	102.470	102.320	102.170				

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	99.142	98.992	98.842	3.750	98.972	98.822	98.672	2.375	94.433	94.283	94.133	3.125	96.414	96.264	96.114
3.875	99.683	99.533	99.383	3.875	99.407	99.257	99.107	2.500	93.500	93.350	93.200	3.250	97.008	96.858	96.708
4.000	100.226	100.076	99.926	4.000	99.804	99.654	99.504	2.625	95.587	95.437	95.287	3.375	97.429	97.279	97.129
4.125	100.762	100.612	100.462	4.125	100.220	100.070	99.920	2.750	96.975	96.825	96.675	3.500	97.791	97.641	97.491
4.250	100.956	100.856	100.747	4.250	100.524	100.424	100.314	2.875	97.468	97.318	97.168	3.625	98.171	98.021	97.871
4.375	101.485	101.385	101.275	4.375	100.922	100.822	100.713	3.000	97.955	97.805	97.655	Margin = 2.250		Index = 2.550	
4.500	101.941	101.841	101.732	4.500	101.281	101.181	101.072	3.125	98.438	98.288	98.138	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.373	102.273	102.164	4.625	101.611	101.511	101.401	3.250	98.620	98.470	98.320	Rate	30 Day	45 Day	60 Day
4.750	102.498	102.398	102.298	4.750	101.256	101.156	101.056	3.375	99.105	98.955	98.805	4.625	101.223	100.973	100.723
4.875	102.191	102.091	101.991	4.875	101.654	101.554	101.454	3.500	99.575	99.425	99.275	4.750	100.481	100.231	99.981
5.000	102.592	102.492	102.392	5.000	102.013	101.913	101.813	3.625	100.041	99.891	99.741	4.875	100.941	100.691	100.441
5.125	103.061	102.961	102.861	5.125	102.343	102.243	102.143	3.750	99.867	99.717	99.567	5.000	101.342	101.092	100.842
5.250	102.682	102.582	102.473	5.250	101.904	101.804	101.695	3.875	100.280	100.130	99.980	5.125	101.761	101.511	101.261
5.375	102.974	102.874	102.765	5.375	102.292	102.192	102.083	4.000	100.654	100.504	100.354	5.250	101.082	100.832	100.582
5.500	103.330	103.230	103.121	5.500	102.651	102.551	102.442	4.125	101.048	100.898	100.748	5.375	101.474	101.224	100.974
5.625	103.500	103.400	103.290	5.625	102.781	102.681	102.572	4.250	100.450	100.300	100.150	5.500	102.000	101.750	101.500
5.750	103.789	103.689	103.589	5.750	102.876	102.776	102.676	4.375	100.826	100.676	100.526	5.625	102.250	102.000	101.750
5.875	103.831	103.731	103.631	5.875	103.274	103.174	103.074	4.500	101.163	101.013	100.863	5.750	102.500	102.250	102.000
6.000	104.337	104.237	104.137	6.000	103.633	103.533	103.433	4.625	101.470	101.320	101.170	5.875	102.750	102.500	102.250

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs		
FICO Adjuster	Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999 -2.500
FICO 680- 719	0.250	\$50,000 - \$85,000 -0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000 -0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000 -0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000 0.000
FICO 600 - 619	-1.500	\$275,001 up to HB 0.000
FICO 580 - 599	-2.000	
NY	-0.250	Non Owner Occupancy -2.000
2 Unit	0.000	Refer / Manual UW 0.000
USDA Streamline-Assist Refinance Option		-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	100.091	99.841	99.591	4.875	99.934	99.684	99.434
5.125	100.911	100.661	100.411	5.125	100.623	100.373	100.123
5.375	100.624	100.374	100.124	5.375	100.572	100.322	100.072
5.625	101.550	101.300	101.050	5.625	101.261	101.011	100.761
5.875	101.856	101.606	101.356	5.875	101.554	101.304	101.054
6.000	102.362	102.112	101.862	6.000	101.913	101.663	101.413
6.125	102.500	102.250	102.000	6.125	102.243	101.993	101.743
6.250	102.750	102.500	102.250	6.250	103.340	103.090	102.840
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	

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:	3/7/2019	5.250%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.625	98.473	98.223	97.973	
4.750	97.731	97.481	97.231	
4.875	98.191	97.941	97.691	
5.000	98.592	98.342	98.092	
5.125	99.011	98.761	98.511	
5.250	98.332	98.082	97.832	
5.375	98.724	98.474	98.224	
5.500	99.250	99.000	98.750	
5.625	99.500	99.250	99.000	
5.750	99.750	99.500	99.250	
5.875	100.000	99.750	99.500	

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



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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/8/2019

45 Day Lock Exp.:

4/22/2019

60 Day Lock Exp.:

5/6/2019

W. Rate Sheet Dated: 3/7/2019

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	98.873	98.723	98.573	3.750	98.503	98.353	98.203	2.375	91.933	91.783	91.633	3.125	95.73	95.576	95.426
3.875	99.414	99.264	99.114	3.875	98.938	98.788	98.638	2.500	91.000	90.850	90.700	3.250	97.01	96.858	96.708
4.000	99.958	99.808	99.658	4.000	99.335	99.185	99.035	2.625	93.087	92.937	92.787	3.375	97.43	97.279	97.129
4.125	100.494	100.344	100.194	4.125	99.751	99.601	99.451	2.750	96.287	96.137	95.987	3.500	97.79	97.641	97.491
4.250	100.769	100.669	100.559	4.250	100.086	99.986	99.877	2.875	96.780	96.630	96.480	3.625	98.17	98.021	97.871
4.375	101.297	101.197	101.088	4.375	100.485	100.385	100.275	3.000	97.267	97.117	96.967	Margin = 2.250		Index = 2.550	
4.500	101.753	101.653	101.544	4.500	100.843	100.743	100.634	3.125	97.750	97.600	97.450				
4.625	102.186	102.086	101.976	4.625	101.173	101.073	100.964	3.250	98.620	98.470	98.320				
4.750	101.998	101.898	101.798	4.750	100.506	100.406	100.306	3.375	99.105	98.955	98.805				
4.875	101.491	101.391	101.291	4.875	100.904	100.804	100.704	3.500	99.575	99.425	99.275				
5.000	102.092	101.992	101.892	5.000	101.263	101.163	101.063	3.625	100.041	99.891	99.741				
5.125	102.391	102.291	102.191	5.125	101.493	101.393	101.293	3.750	99.399	99.249	99.099				
5.250	101.551	101.451	101.342	5.250	100.873	100.773	100.663	3.875	99.811	99.661	99.511				
5.375	101.743	101.643	101.534	5.375	101.261	101.161	101.052	4.000	100.185	100.035	99.885				
5.500	102.149	102.049	101.940	5.500	101.620	101.520	101.411	4.125	100.579	100.429	100.279				
5.625	102.418	102.318	102.209	5.625	101.700	101.600	101.490	4.250	100.013	99.863	99.713				
5.750	102.408	102.308	102.208	5.750	101.345	101.245	101.145	4.375	100.389	100.239	100.089				
5.875	102.450	102.350	102.250	5.875	101.743	101.643	101.543	4.500	100.725	100.575	100.425				
6.000	102.956	102.856	102.756	6.000	102.102	102.002	101.902	4.625	101.032	100.882	100.732				

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	97.673	97.523	97.373	3.750	97.503	97.353	97.203	2.375	92.683	92.533	92.383	3.125	94.726	94.576	94.426
3.875	98.214	98.064	97.914	3.875	97.938	97.788	97.638	2.500	91.750	91.600	91.450	3.250	96.008	95.858	95.708
4.000	98.758	98.608	98.458	4.000	98.335	98.185	98.035	2.625	93.837	93.687	93.537	3.375	96.429	96.279	96.129
4.125	99.294	99.144	98.994	4.125	98.751	98.601	98.451	2.750	96.069	95.919	95.769	3.500	96.791	96.641	96.491
4.250	99.519	99.419	99.309	4.250	99.086	98.986	98.877	2.875	96.561	96.411	96.261	3.625	97.171	97.021	96.871
4.375	100.047	99.947	99.838	4.375	99.485	99.385	99.275	3.000	97.049	96.899	96.749	Margin = 2.250		Index = 2.550	
4.500	100.503	100.403	100.294	4.500	99.843	99.743	99.634	3.125	97.531	97.381	97.231	30 Year OTC "Borrower Paid Only for USDA"			
4.625	100.936	100.836	100.726	4.625	100.173	100.073	99.964	3.250	97.526	97.376	97.226	Rate	30 Day	45 Day	60 Day
4.750	100.748	100.648	100.548	4.750	99.506	99.406	99.306	3.375	98.011	97.861	97.711	4.625	99.786	99.536	99.286
4.875	100.441	100.341	100.241	4.875	99.904	99.804	99.704	3.500	98.482	98.332	98.182	4.750	98.731	98.481	98.231
5.000	100.842	100.742	100.642	5.000	100.263	100.163	100.063	3.625	98.947	98.797	98.647	4.875	99.191	98.941	98.691
5.125	101.311	101.211	101.111	5.125	100.593	100.493	100.393	3.750	98.617	98.467	98.317	5.000	99.592	99.342	99.092
5.250	100.651	100.551	100.442	5.250	99.873	99.773	99.663	3.875	99.030	98.880	98.730	5.125	100.011	99.761	99.511
5.375	100.943	100.843	100.734	5.375	100.261	100.161	100.052	4.000	99.404	99.254	99.104	5.250	99.051	98.801	98.551
5.500	101.299	101.199	101.090	5.500	100.620	100.520	100.411	4.125	99.798	99.648	99.498	5.375	99.443	99.193	98.943
5.625	101.468	101.368	101.259	5.625	100.750	100.650	100.540	4.250	98.888	98.738	98.588	5.500	99.969	99.719	99.469
5.750	101.258	101.158	101.058	5.750	100.345	100.245	100.145	4.375	99.264	99.114	98.964	5.625	100.218	99.968	99.718
5.875	101.300	101.200	101.100	5.875	100.743	100.643	100.543	4.500	99.600	99.450	99.300	5.750	99.969	99.719	99.469
6.000	101.806	101.706	101.606	6.000	101.102	101.002	100.902	4.625	99.907	99.757	99.607	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:	3/7/2019 5.250%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	98.341	98.091	97.841	4.875	98.184	97.934	97.684
5.125	99.161	98.911	98.661	5.125	98.873	98.623	98.373
5.375	98.593	98.343	98.093	5.375	98.541	98.291	98.041
5.625	99.518	99.268	99.018	5.625	99.230	98.980	98.730
5.875	99.325	99.075	98.825	5.875	99.023	98.773	98.523
6.000	99.831	99.581	99.331	6.000	99.382	99.132	98.882
6.125	99.968	99.718	99.468	6.125	99.712	99.462	99.212
6.250	99.250	99.000	98.750	6.250	99.840	99.590	99.340
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	97.036	96.786	96.536	
4.750	95.981	95.731	95.481	
4.875	96.441	96.191	95.941	
5.000	96.842	96.592	96.342	
5.125	97.261	97.011	96.761	
5.250	96.301	96.051	95.801	
5.375	96.693	96.443	96.193	
5.500	97.219	96.969	96.719	
5.625	97.468	97.218	96.968	
5.750	97.219	96.969	96.719	
5.875	97.469	97.219	96.969	

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



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

30 Day Lock Exp.: 4/8/2019
45 Day Lock Exp.: 4/22/2019
60 Day Lock Exp.: 5/6/2019

W. Rate Sheet Dated: 3/7/2019

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	100.901	100.801	100.701	4.375	100.174	100.074	99.974	4.375	99.987	99.887	99.787	4.375	100.107	100.007	99.907	4.375	99.380	99.280	99.180
4.500	101.413	101.313	101.213	4.500	100.740	100.640	100.540	4.500	100.552	100.452	100.352	4.500	100.638	100.538	100.438	4.500	99.965	99.865	99.765
4.625	101.722	101.622	101.522	4.625	101.141	101.041	100.941	4.625	101.090	100.990	100.890	4.625	100.901	100.801	100.701	4.625	100.320	100.220	100.120
4.750	102.244	102.144	102.044	4.750	101.984	101.884	101.784	4.750	101.980	101.880	101.780	4.750	101.295	101.195	101.095	4.750	101.035	100.935	100.835
4.875	102.705	102.605	102.505	4.875	102.505	102.405	102.305	4.875	102.505	102.405	102.305	4.875	101.801	101.701	101.601	4.875	101.601	101.501	101.401
4.990	102.968	102.868	102.768	4.990	102.807	102.707	102.607	4.990	102.807	102.707	102.607	4.990	102.181	102.081	101.981	4.990	102.020	101.920	101.820
5.000	103.068	102.968	102.868	5.000	102.907	102.807	102.707	5.000	102.907	102.807	102.707	5.000	102.281	102.181	102.081	5.000	102.120	102.020	101.920
5.125	103.360	103.260	103.160	5.125	103.234	103.134	103.034	5.125	103.234	103.134	103.034	5.125	102.196	102.096	101.996	5.125	102.070	101.970	101.870
5.250	103.597	103.497	103.397	5.250	103.712	103.612	103.512	5.250	103.802	103.702	103.602	5.250	102.677	102.577	102.477	5.250	102.677	102.577	102.477
5.375	103.871	103.771	103.671	5.375	104.029	103.929	103.829	5.375	104.122	104.022	103.922	5.375	102.758	102.658	102.558	5.375	102.758	102.658	102.558
5.500	104.132	104.032	103.932	5.500	104.317	104.217	104.117	5.500	104.411	104.311	104.211	5.500	103.205	103.105	103.005	5.500	103.205	103.105	103.005
5.625	104.346	104.246	104.146	5.625	104.555	104.455	104.355	5.625	104.649	104.549	104.449	5.625	103.144	103.044	102.944	5.625	103.144	103.044	102.944
5.750	104.852	104.752	104.652	5.750	105.195	105.095	104.995	5.750	105.254	105.154	105.054	5.750	103.359	103.259	103.159	5.750	103.359	103.259	103.159
5.875	105.035	104.935	104.835	5.875	105.547	105.447	105.347	5.875	105.609	105.509	105.409	5.875	103.261	103.161	103.061	5.875	103.261	103.161	103.061
5.990	105.145	105.045	104.945	5.990	105.730	105.630	105.530	5.990	105.793	105.693	105.593	5.990	103.319	103.219	103.119	5.990	103.319	103.219	103.119
6.000	105.245	105.145	105.045	6.000	105.830	105.730	105.630	6.000	105.893	105.793	105.693	6.000	103.419	103.319	103.219	6.000	103.419	103.319	103.219
6.125	105.806	105.706	105.606	6.125	106.102	106.002	105.902	6.125	106.164	106.064	105.964	6.125	103.656	103.556	103.456	6.125	103.656	103.556	103.456
6.250	106.050	105.950	105.850	6.250	106.304	106.204	106.104	6.250	106.366	106.266	106.166	6.250	103.879	103.779	103.679	6.250	103.879	103.779	103.679
6.375	105.661	105.562	105.461	6.375	106.170	106.041	105.970	6.375	106.201	106.082	106.001	6.375	101.627	101.498	101.427	6.375	101.627	101.498	101.427

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	99.193	99.093	98.993	4.625	102.060	101.960	101.860	4.625	101.398	101.298	101.198	4.625	101.335	101.135	101.135	3.375	99.004	98.904	98.804
4.500	99.777	99.677	99.577	4.750	102.507	102.407	102.307	4.750	101.731	101.631	101.531	4.750	101.668	101.468	101.468	3.500	99.511	99.411	99.311
4.625	100.269	100.169	100.069	4.875	102.953	102.853	102.753	4.875	102.233	102.133	102.033	4.875	102.171	101.971	101.971	3.625	99.967	99.867	99.767
4.750	101.031	100.931	100.831	4.990	103.030	102.930	102.830	4.990	102.509	102.409	102.309	4.990	102.446	102.246	102.246	3.750	100.275	100.175	100.075
4.875	101.601	101.501	101.401	5.000	103.130	103.030	102.930	5.000	102.609	102.509	102.409	5.000	102.546	102.346	102.346	3.875	100.695	100.595	100.495
4.990	102.020	101.920	101.820	5.125	103.352	103.252	103.152	5.125	102.916	102.816	102.716	5.125	102.853	102.653	102.653	3.990	101.049	100.949	100.849
5.000	102.120	102.020	101.920	5.250	103.781	103.681	103.581	5.250	103.024	102.924	102.824	5.250	102.867	102.667	102.667	4.000	101.149	101.049	100.949
5.125	102.070	101.970	101.870	5.375	103.982	103.882	103.782	5.375	103.309	103.209	103.109	5.375	103.153	102.953	102.953	4.125	101.589	101.489	101.389
5.250	102.677	102.577	102.477	5.500	104.202	104.102	104.002	5.500	103.585	103.485	103.385	5.500	103.429	103.229	103.229	4.250	102.018	101.918	101.818
5.375	102.758	102.658	102.558	5.625	104.375	104.275	104.175	5.625	103.818	103.718	103.618	5.625	103.662	103.462	103.462	4.375	102.431	102.331	102.231
5.500	103.205	103.105	103.005	5.750	104.501	104.401	104.301	5.750	104.300	104.200	104.100	5.750	104.081	103.881	103.881	4.500	102.803	102.703	102.603
5.625	103.144	103.044	102.944	5.875	104.730	104.630	104.530	5.875	104.609	104.509	104.409	5.875	104.390	104.190	104.190	4.625	102.474	102.374	102.274
5.750	103.359	103.259	103.159	5.990	104.828	104.728	104.628	5.990	104.780	104.680	104.580	5.990	104.561	104.361	104.361	4.750	102.684	102.584	102.484
5.875	102.961	102.861	102.761	6.000	104.928	104.828	104.728	6.000	104.880	104.780	104.680	6.000	104.661	104.461	104.461	4.875	102.928	102.828	102.728
5.990	103.319	103.219	103.119	6.125	105.128	105.028	104.928	6.125	105.148	105.048	104.948	6.125	104.930	104.730	104.730	4.990	102.985	102.885	102.785
6.000	103.419	103.319	103.219	6.250	104.915	104.796	104.715	6.250	104.713	104.594	104.513	6.250	104.494	104.294	104.294	5.000	103.085	102.985	102.885
6.125	103.656	103.556	103.456	6.375	105.133	105.014	104.933	6.375	105.011	104.892	104.811	6.375	104.792	104.592	104.592	5.125	103.104	103.004	102.904
6.250	103.879	103.779	103.679	6.500	105.238	105.119	105.038	6.500	105.170	105.051	104.970	6.500	104.952	104.752	104.752	5.250	103.302	103.202	103.102
6.375	101.627	101.508	101.427	6.625	105.318	105.199	105.118	6.625	105.295	105.176	105.095	6.625	105.076	104.876	104.876	5.375	103.498	103.398	103.298

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	99.193	99.093	98.993	4.625	102.060	101.960	101.860	4.625	101.398	101.298	101.198	4.625	101.335	101.135	101.135	3.375	99.004	98.904	98.804	3.375	98.823	98.623	98.623
4.500	99.777	99.677	99.577	4.750	102.507	102.407	102.307	4.750	101.731	101.631	101.531	4.750	101.668	101.468	101.468	3.500	99.511	99.411	99.311	3.500	99.304	99.104	99.104
4.625	100.269	100.169	100.069	4.875	102.953	102.853	102.753	4.875	102.233	102.133	102.033	4.875	102.171	101.971	101.971	3.625	99.967	99.867	99.767	3.625	99.759	99.559	99.559
4.750	101.031	100.931	100.831	4.990	103.030	102.930	102.830	4.990	102.509	102.409	102.309	4.990	102.446	102.246	102.246	3.750	100.275	100.175	100.075	3.750	100.120	99.920	99.920
4.875	101.601	101.501	101.401	5.000	103.130	103.030	102.930	5.000	102.609	102.509	102.409	5.000	102.546	102.346	102.346	3.875	100.695	100.595	100.495	3.875	100.540	100.340	100.340
4.990	102.020	101.920	101.820	5.125	103.352	103.252	103.152	5.125	102.916	102.816	102.716	5.125	102.853	102.653	102.653	3.990	101.049	100.949	100.849	3.990	100.893	100.693	100.693
5.000	102.120	102.020	101.920	5.250	103.781	103.681	103.581	5.250	103.024	102.924	102.824	5.250	102.867	102.667	102.667	4.000	101.149	101.049	100.949	4.000	100.993	100.793	100.793
5.125	102.070	101.970	101.870	5.375	103.982	103.882	103.782	5.375	103.309	103.209	103.109	5.375	103.153	102.953	102.953	4.125	101.589	101.489	101.389	4.125	101.414	101.214	101.214
5.250	102.677	102.577	102.477	5.500	104.202	104.102	104.002	5.500	103.585	103.485	103.385	5.500	103.429	103.229	103.229	4.250	102.018	101.918	101.818	4.250	101.843	101.643	101.643
5.375	103.105	103.005	102.905	5.625	104.423	104.323	104.223	5.625	103.810	103.710	103.610	5.625	103.654	103.454	103.454	4.375	102.458	102.358	102.258	4.375	102.283	102.083	102.083
5.500	103.205	103.105	103.005	5.750	104.501	104.401	104.301	5.750	104.300	104.200	104.100	5.750	104.081	103.881	103.881	4.500	102.803	102.703	102.603	4.500	102.628	102.428	102.428
5.625	103.144	103.044	102.944	5.875	104.730	104.630	104.530	5.875	104.609	104.509	104.409	5.875	104.390	104.190	104.190	4.625	102.474	102.374	102.274	4.625	102.117	101.917	101.917
5.750	103.359	103.259	103.159	5.990	104.828	104.728	104.628	5.990	104.780	104.680	104.580	5.990	104.561	104.361	104.361	4.750	102.684	102.584	102.484	4.750	102.357	102.157	102.157
5.875	102.961	102.861	102.761	6.000	104.928	104.828	104.728	6.000	104.880	104.780	104.680	6.000	104.661	104.461	104.461	4.875	102.928	102.828	102.728	4.875	102.601	102.401	102.401
5.990	103.319	103.219	103.119	6.125	105.128	105.028	104.928	6.125	105.148	105.048	104.948	6.125	104.930	104.730	104.730	4.990	102.985	102.885	102.785	4.990	102.658	102.458	102.458
6.000	103.419	103.319	103.219	6.250	105.915	104.796	104.715	6.250	104.713	104.594	104.513	6.250	104.494	104.294	104.294	5.000	103.085	102.985	102.885	5.000	102.758	102.558	102.558
6.125	103.656	103.556	103.456	6.375	105.133	105.014	104.933	6.375	105.011	104.892	104.811	6.375	104.792	104.592	104.592	5.125	103.104	103.004	102.904	5.125	102.542	102.342	102.342
6.250	103.879	103.779	103.679	6.500	105.238	105.119	105.038	6.500	105.170	105.051	104.970	6.500	104.952	104.752	104.752	5.250	103.302	103.202	103.102	5.250	102.741	102.541	102.541
6.375	101.627	101.508	101.427	6.625	105.318	105.199	105.118	6.625	105.295	105.176	105.095	6.625	105.076	104.876	104.876	5.375	103.498	103.398	103.298	5.375	102.936	102.736	102.736



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.: 4/8/2019
45 Day Lock Exp.: 4/22/2019
60 Day Lock Exp.: 5/6/2019

W. Rate Sheet Dated: 3/7/2019

Release Time: 10:06 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	102.657	102.557	102.457	4.750	102.407	102.307	102.207	4.750	102.407	102.307	102.207	4.750	101.538	101.438	101.338	4.750	101.288	101.188	101.088
4.875	103.211	103.111	103.011	4.875	102.961	102.861	102.761	4.875	102.961	102.861	102.761	4.875	102.092	101.992	101.892	4.875	101.842	101.742	101.642
4.990	103.303	103.203	103.103	4.990	102.803	102.703	102.603	4.990	102.803	102.703	102.603	4.990	102.184	102.084	101.984	4.990	101.684	101.584	101.484
5.000	103.403	103.303	103.203	5.000	102.903	102.803	102.703	5.000	102.903	102.803	102.703	5.000	102.284	102.184	102.084	5.000	101.784	101.684	101.584
5.125	103.535	103.435	103.335	5.125	103.035	102.935	102.835	5.125	103.035	102.935	102.835	5.125	102.089	101.989	101.889	5.125	101.589	101.489	101.389
5.250	103.927	103.827	103.727	5.250	103.427	103.327	103.227	5.250	103.427	103.327	103.227	5.250	102.481	102.381	102.281	5.250	101.981	101.881	101.781
5.375	104.181	104.081	103.981	5.375	104.181	104.081	103.981	5.375	104.181	104.081	103.981	5.375	102.735	102.635	102.535	5.375	102.735	102.635	102.535
5.500	104.476	104.376	104.276	5.500	104.476	104.376	104.276	5.500	104.476	104.376	104.276	5.500	103.030	102.930	102.830	5.500	103.030	102.930	102.830
5.625	104.506	104.406	104.306	5.625	104.506	104.406	104.306	5.625	104.506	104.406	104.306	5.625	102.330	102.230	102.130	5.625	102.330	102.230	102.130
5.750	104.928	104.828	104.728	5.750	104.928	104.828	104.728	5.750	104.928	104.828	104.728	5.750	102.752	102.652	102.552	5.750	102.752	102.652	102.552
5.875	105.211	105.111	105.011	5.875	105.211	105.111	105.011	5.875	105.211	105.111	105.011	5.875	103.035	102.935	102.835	5.875	103.035	102.935	102.835
5.990	105.382	105.282	105.182	5.990	105.382	105.282	105.182	5.990	105.382	105.282	105.182	5.990	103.206	103.106	103.006	5.990	103.206	103.106	103.006
6.000	105.482	105.382	105.282	6.000	105.482	105.382	105.282	6.000	105.482	105.382	105.282	6.000	103.306	103.206	103.106	6.000	103.306	103.206	103.106
6.125	105.369	105.269	105.169	6.125	105.369	105.269	105.169	6.125	105.369	105.269	105.169	6.125	102.212	102.112	102.012	6.125	102.212	102.112	102.012
6.250	105.679	105.579	105.479	6.250	105.679	105.579	105.479	6.250	105.679	105.579	105.479	6.250	102.866	102.766	102.666	6.250	102.866	102.766	102.666
6.375	106.120	106.020	105.920	6.375	106.120	106.020	105.920	6.375	106.120	106.020	105.920	6.375	103.157	103.057	102.957	6.375	103.157	103.057	102.957
6.500	106.779	106.679	106.579	6.500	106.779	106.679	106.579	6.500	106.779	106.679	106.579	6.500	103.666	103.566	103.466	6.500	103.666	103.566	103.466
6.625	107.201	107.101	107.001	6.625	107.201	107.101	107.001	6.625	107.201	107.101	107.001	6.625	103.938	103.838	103.738	6.625	103.938	103.838	103.738
6.750	107.478	107.378	107.278	6.750	107.478	107.378	107.278	6.750	107.478	107.378	107.278	6.750	104.065	103.965	103.865	6.750	104.065	103.965	103.865
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	101.288	101.188	101.088	4.750	101.035	100.935	100.835	4.750	101.410	101.310	101.210	4.750	101.410	101.310	101.210	3.750	100.620	100.520	100.420
4.875	101.842	101.742	101.642	4.875	101.483	101.383	101.283	4.875	101.858	101.758	101.658	4.875	101.858	101.758	101.658	3.875	101.154	101.054	100.954
4.990	101.684	101.584	101.484	4.990	101.910	101.810	101.710	4.990	102.285	102.185	102.085	4.990	102.285	102.185	102.085	3.990	101.378	101.278	101.178
5.000	101.784	101.684	101.584	5.000	102.332	102.232	102.132	5.000	102.707	102.607	102.507	5.000	102.707	102.607	102.507	4.000	101.478	101.378	101.278
5.125	101.589	101.489	101.389	5.125	102.835	102.735	102.635	5.125	103.210	103.110	103.010	5.125	103.210	103.110	103.010	4.125	101.909	101.809	101.709
5.250	101.981	101.881	101.781	5.250	103.196	103.096	102.996	5.250	103.571	103.471	103.371	5.250	103.571	103.471	103.371	4.250	102.243	102.143	102.043
5.375	102.735	102.635	102.535	5.375	103.243	103.143	103.043	5.375	103.368	103.268	103.168	5.375	103.368	103.268	103.168	4.375	102.636	102.536	102.436
5.500	103.030	102.930	102.830	5.500	103.343	103.243	103.143	5.500	103.468	103.368	103.268	5.500	103.468	103.368	103.268	4.500	102.256	102.156	102.056
5.625	102.330	102.230	102.130	5.625	103.529	103.429	103.329	5.625	103.654	103.554	103.454	5.625	103.654	103.554	103.454	4.625	102.706	102.606	102.506
5.750	102.752	102.652	102.552	5.750	103.898	103.798	103.698	5.750	104.023	103.923	103.823	5.750	104.023	103.923	103.823	4.750	102.965	102.865	102.765
5.875	103.035	102.935	102.835	5.875	104.151	104.051	103.951	5.875	104.151	104.051	103.951	5.875	104.151	104.051	103.951	4.875	103.116	103.016	102.916
5.990	103.206	103.106	103.006	5.990	104.386	104.286	104.186	5.990	104.386	104.286	104.186	5.990	104.386	104.286	104.186	4.990	102.903	102.803	102.703
6.000	103.306	103.206	103.106	6.000	104.414	104.314	104.214	6.000	104.414	104.314	104.214	6.000	104.414	104.314	104.214	5.000	103.003	102.903	102.803
6.125	102.212	102.112	102.012	6.125	104.771	104.671	104.571	6.125	104.771	104.671	104.571	6.125	104.771	104.671	104.571	5.125	103.379	103.279	103.179
6.250	102.866	102.766	102.666	6.250	105.159	105.059	104.959	6.250	105.159	105.059	104.959	6.250	105.159	105.059	104.959	5.250	103.601	103.501	103.401
6.375	103.157	103.057	102.957	6.375	105.327	105.227	105.127	6.375	105.327	105.227	105.127	6.375	105.327	105.227	105.127	5.375	103.830	103.730	103.630
6.500	103.666	103.566	103.466	6.500	105.427	105.327	105.227	6.500	105.427	105.327	105.227	6.500	105.427	105.327	105.227	5.500	102.268	102.168	102.068
6.625	103.938	103.838	103.738	6.625	105.023	104.923	104.823	6.625	105.023	104.923	104.823	6.625	105.023	104.923	104.823	5.625	102.617	102.517	102.417
6.750	104.065	103.965	103.865	6.750	105.389	105.289	105.189	6.750	105.389	105.289	105.189	6.750	105.389	105.289	105.189	5.750	102.908	102.808	102.708
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	101.120	101.020	100.920	3.750	101.120	101.020	100.920	3.750	100.060	99.960	99.860	3.750	100.560	100.460	100.360	3.750	100.560	100.460	100.360
3.875	101.404	101.304	101.204	3.875	101.404	101.304	101.204	3.875	100.594	100.494	100.394	3.875	100.844	100.744	100.644	3.875	100.844	100.744	100.644
3.990	101.628	101.528	101.428	3.990	101.628	101.528	101.428	3.990	100.320	100.220	100.120	3.990	100.570	100.470	100.370	3.990	100.570	100.470	100.370
4.000	101.728	101.628	101.528	4.000	101.728	101.628	101.528	4.000	100.420	100.320	100.220	4.000	100.670	100.570	100.470	4.000	100.670	100.570	100.470
4.125	102.159	102.059	101.959	4.125	102.159	102.059	101.959	4.125	100.851	100.751	100.651	4.125	101.101	101.001	100.901	4.125	101.101	101.001	100.901
4.250	102.493	102.393	102.293	4.250	102.493	102.393	102.293	4.250	101.185	101.085	100.985	4.250	101.435	101.335	101.235	4.250	101.435	101.335	101.235
4.375	102.636	102.536	102.436	4.375	102.636	102.536	102.436	4.375	101.578	101.478	101.378	4.375	101.578	101.478	101.378	4.375	101.578	101.478	101.378
4.500	102.256	102.156	102.056	4.500	102.256	102.156	102.056	4.500	100.599	100.499	100.399	4.500	100.599	100.499	100.399	4.500	100.599	100.499	100.399
4.625	102.706	102.606	102.506	4.625	102.706	102.606	102.506	4.625	101.049	100.949	100.849	4.625	101.049	100.949	100.849	4.625	101.049	100.949	100.849
4.750	102.965	102.865	102.765	4.750	102.965														



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.:

4/8/2019

45 Day Lock Exp.:

4/22/2019

60 Day Lock Exp.:

5/6/2019

W. Rate Sheet Dated: 3/7/2019

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	102.527	102.427	102.327	4.250	100.850	100.750	100.650	3.750	100.518	100.418	100.318	4.750	101.264	101.164	101.064	3.750	99.959	99.859	99.759
4.875	103.089	102.989	102.889	4.375	101.303	101.203	101.103	3.875	101.059	100.959	100.859	4.875	101.826	101.726	101.626	3.875	100.500	100.400	100.300
4.990	103.182	103.082	102.982	4.500	101.734	101.634	101.534	3.990	101.359	101.259	101.159	4.990	101.919	101.819	101.719	3.990	100.301	100.201	100.101
5.000	103.282	103.182	103.082	4.625	102.218	102.118	102.018	4.000	101.459	101.359	101.259	5.000	102.019	101.919	101.819	4.000	100.401	100.301	100.201
5.125	103.465	103.365	103.265	4.750	102.728	102.628	102.528	4.125	101.893	101.793	101.693	5.125	101.800	101.700	101.600	4.125	100.835	100.735	100.635
5.250	103.864	103.764	103.664	4.875	103.094	102.994	102.894	4.250	102.230	102.130	102.030	5.250	102.199	102.099	101.999	4.250	101.172	101.072	100.972
5.375	104.126	104.026	103.926	4.990	103.144	103.044	102.944	4.375	102.624	102.524	102.424	5.375	102.461	102.361	102.261	4.375	101.566	101.466	101.366
5.500	104.430	104.330	104.230	5.000	103.244	103.144	103.044	4.500	102.275	102.175	102.075	5.500	102.765	102.665	102.565	4.500	100.618	100.518	100.418
5.625	104.453	104.353	104.253	5.125	103.333	103.233	103.133	4.625	102.728	102.628	102.528	5.625	102.396	102.296	102.196	4.625	101.071	100.971	100.871
5.750	104.882	104.782	104.682	5.250	103.707	103.607	103.507	4.750	102.991	102.891	102.791	5.750	102.825	102.725	102.625	4.750	101.334	101.234	101.134
5.875	105.173	105.073	104.973	5.375	103.966	103.866	103.766	4.875	103.140	103.040	102.940	5.875	103.116	103.016	102.916	4.875	101.483	101.383	101.283
5.990	105.346	105.246	105.146	5.500	104.205	104.105	104.005	4.990	102.934	102.834	102.734	5.990	103.289	103.189	103.089	4.990	101.027	100.927	100.827
6.000	105.446	105.346	105.246	5.625	104.296	104.196	104.096	5.000	103.034	102.934	102.834	6.000	103.389	103.289	103.189	5.000	101.127	101.027	100.927
6.125	105.321	105.221	105.121	5.750	104.660	104.560	104.460	5.125	103.412	103.312	103.212	6.125	102.274	102.174	102.074	5.125	101.505	101.405	101.305
6.250	105.636	105.536	105.436	5.875	105.053	104.953	104.853	5.250	103.635	103.535	103.435	6.250	102.823	102.723	102.623	5.250	101.728	101.628	101.528
6.375	106.059	105.959	105.859	5.990	105.225	105.125	105.025	5.375	103.870	103.770	103.670	6.375	103.096	102.996	102.896	5.375	101.963	101.863	101.763
6.500	106.143	106.043	105.943	6.000	105.325	105.225	105.125	5.500	102.318	102.218	102.118	6.500	103.030	102.930	102.830	5.500	100.161	100.061	99.961
6.625	106.629	106.529	106.429	6.125	104.975	104.875	104.775	5.625	102.674	102.574	102.474	6.625	103.366	103.266	103.166	5.625	100.517	100.417	100.317
6.750	106.970	106.870	106.770	6.250	105.346	105.246	105.146	5.750	102.972	102.872	102.772	6.750	103.557	103.457	103.357	5.750	100.815	100.715	100.615

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/8/2019

45 Day Lock Exp.:

4/22/2019

60 Day Lock Exp.:

5/6/2019

W. Rate Sheet Dated: 3/7/2019

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
4.000	98.263	98.138	98.013	
4.125	98.718	98.593	98.468	
4.250	99.168	99.043	98.918	
4.375	99.540	99.415	99.290	
4.500	99.909	99.784	99.659	
4.625	100.296	100.171	100.046	
4.750	100.662	100.537	100.412	
4.875	100.945	100.820	100.695	
5.000	101.250	101.125	101.000	
5.125	101.548	101.423	101.298	
5.250	101.869	101.744	101.619	
5.375	102.159	102.034	101.909	
5.500	102.431	102.306	102.181	

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	99.138	99.013	98.888	
3.875	99.587	99.462	99.337	
4.000	100.047	99.922	99.797	
4.125	100.398	100.273	100.148	
4.250	100.652	100.527	100.402	
4.375	100.774	100.649	100.524	
4.500	101.099	100.974	100.849	
4.625	101.290	101.165	101.040	
4.750	101.579	101.454	101.329	
4.875	101.904	101.779	101.654	
5.000	102.191	102.066	101.941	

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	98.646	98.521	98.396	
3.625	99.125	99.000	98.875	
3.750	99.617	99.492	99.367	
3.875	100.042	99.917	99.792	
4.000	100.438	100.313	100.188	
4.125	100.823	100.698	100.573	
4.250	101.134	101.009	100.884	
4.375	101.394	101.269	101.144	
4.500	101.609	101.484	101.359	
4.625	101.911	101.786	101.661	
4.750	102.141	102.016	101.891	
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)