



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.: 5/7/2019

W. Rate Sheet Dated: 3/8/2019

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	100.529	100.379	100.229	3.750	100.159	100.009	99.859	2.375	95.574	95.424	95.274	3.125	97.414	97.264	97.114
3.875	101.070	100.920	100.770	3.875	100.594	100.444	100.294	2.500	94.641	94.491	94.341	3.250	98.008	97.858	97.708
4.000	101.614	101.464	101.314	4.000	100.991	100.841	100.691	2.625	96.727	96.577	96.427	3.375	98.429	98.279	98.129
4.125	102.150	102.000	101.850	4.125	101.407	101.257	101.107	2.750	98.116	97.966	97.816	3.500	98.791	98.641	98.491
4.250	102.347	102.247	102.147	4.250	101.664	101.564	101.464	2.875	98.608	98.458	98.308	3.625	99.171	99.021	98.871
4.375	102.875	102.775	102.675	4.375	102.063	101.963	101.863	3.000	99.096	98.946	98.796	Margin = 2.250		Index = 2.550	
4.500	103.332	103.232	103.132	4.500	102.422	102.322	102.222	3.125	99.578	99.428	99.278				
4.625	103.764	103.664	103.564	4.625	102.751	102.651	102.551	3.250	99.756	99.606	99.456				
4.750	103.889	103.789	103.689	4.750	102.318	102.218	102.118	3.375	100.242	100.092	99.942				
4.875	103.303	103.203	103.103	4.875	102.717	102.617	102.517	3.500	100.712	100.562	100.412				
5.000	103.905	103.805	103.705	5.000	103.075	102.975	102.875	3.625	101.177	101.027	100.877				
5.125	104.204	104.104	104.004	5.125	103.305	103.205	103.105	3.750	100.989	100.839	100.689				
5.250	103.660	103.560	103.460	5.250	102.982	102.882	102.782	3.875	101.401	101.251	101.101				
5.375	103.852	103.752	103.652	5.375	103.370	103.270	103.170	4.000	101.775	101.625	101.475				
5.500	104.258	104.158	104.058	5.500	103.729	103.629	103.529	4.125	102.169	102.019	101.869				
5.625	104.528	104.428	104.328	5.625	103.809	103.709	103.609	4.250	101.521	101.371	101.221				
5.750	104.939	104.839	104.730	5.750	103.876	103.776	103.667	4.375	101.897	101.747	101.597				
5.875	104.981	104.881	104.772	5.875	104.274	104.174	104.065	4.500	102.233	102.083	101.933				
6.000	105.487	105.387	105.278	6.000	104.633	104.533	104.424	4.625	102.540	102.390	102.240				

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	99.329	99.179	99.029	3.750	99.159	99.009	98.859	2.375	94.574	94.424	94.274	3.125	96.414	96.264	96.114
3.875	99.870	99.720	99.570	3.875	99.594	99.444	99.294	2.500	93.641	93.491	93.341	3.250	97.008	96.858	96.708
4.000	100.414	100.264	100.114	4.000	99.991	99.841	99.691	2.625	95.727	95.577	95.427	3.375	97.429	97.279	97.129
4.125	100.950	100.800	100.650	4.125	100.407	100.257	100.107	2.750	97.116	96.966	96.816	3.500	97.791	97.641	97.491
4.250	101.097	100.997	100.897	4.250	100.664	100.564	100.464	2.875	97.608	97.458	97.308	3.625	98.171	98.021	97.871
4.375	101.625	101.525	101.425	4.375	101.063	100.963	100.863	3.000	98.096	97.946	97.796	Margin = 2.250		Index = 2.550	
4.500	102.082	101.982	101.882	4.500	101.422	101.322	101.222	3.125	98.578	98.428	98.278	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.514	102.414	102.314	4.625	101.751	101.651	101.551	3.250	98.756	98.606	98.456	Rate	30 Day	45 Day	60 Day
4.750	102.639	102.539	102.439	4.750	101.318	101.218	101.118	3.375	99.242	99.092	98.942	4.625	101.364	101.114	100.864
4.875	102.253	102.153	102.053	4.875	101.717	101.617	101.517	3.500	99.712	99.562	99.412	4.750	100.543	100.293	100.043
5.000	102.655	102.555	102.455	5.000	102.075	101.975	101.875	3.625	100.177	100.027	99.877	4.875	101.003	100.753	100.503
5.125	103.124	103.024	102.924	5.125	102.405	102.305	102.205	3.750	99.989	99.839	99.689	5.000	101.405	101.155	100.905
5.250	102.760	102.660	102.560	5.250	101.982	101.882	101.782	3.875	100.401	100.251	100.101	5.125	101.824	101.574	101.324
5.375	103.052	102.952	102.852	5.375	102.370	102.270	102.170	4.000	100.775	100.625	100.475	5.250	101.160	100.910	100.660
5.500	103.408	103.308	103.208	5.500	102.729	102.629	102.529	4.125	101.169	101.019	100.869	5.375	101.552	101.302	101.052
5.625	103.578	103.478	103.378	5.625	102.859	102.759	102.659	4.250	100.521	100.371	100.221	5.500	102.000	101.750	101.500
5.750	103.789	103.689	103.580	5.750	102.876	102.776	102.667	4.375	100.897	100.747	100.597	5.625	102.250	102.000	101.750
5.875	103.831	103.731	103.622	5.875	103.274	103.174	103.065	4.500	101.233	101.083	100.933	5.750	102.500	102.250	102.000
6.000	104.337	104.237	104.128	6.000	103.633	103.533	103.424	4.625	101.540	101.390	101.240	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:	3/8/2019	5.000%

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	100.153	99.903	99.653	4.875	99.997	99.747	99.497
5.125	100.974	100.724	100.474	5.125	100.685	100.435	100.185
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	101.856	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	103.402	103.152	102.902
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	98.614	98.364	98.114	
4.750	97.793	97.543	97.293	
4.875	98.253	98.003	97.753	
5.000	98.655	98.405	98.155	
5.125	99.074	98.824	98.574	
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 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)



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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.:

5/7/2019

W. Rate Sheet Dated: 3/8/2019

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	99.310	99.160	99.010	3.750	98.941	98.791	98.641	2.375	92.074	91.924	91.774	3.125	95.73	95.576	95.426
3.875	99.851	99.701	99.551	3.875	99.375	99.225	99.075	2.500	91.141	90.991	90.841	3.250	97.01	96.858	96.708
4.000	100.395	100.245	100.095	4.000	99.772	99.622	99.472	2.625	93.227	93.077	92.927	3.375	97.43	97.279	97.129
4.125	100.931	100.781	100.631	4.125	100.188	100.038	99.888	2.750	96.428	96.278	96.128	3.500	97.79	97.641	97.491
4.250	101.253	101.153	101.053	4.250	100.571	100.471	100.371	2.875	96.921	96.771	96.621	3.625	98.17	98.021	97.871
4.375	101.782	101.682	101.582	4.375	100.969	100.869	100.769	3.000	97.408	97.258	97.108	Margin = 2.250		Index = 2.550	
4.500	102.238	102.138	102.038	4.500	101.328	101.228	101.128	3.125	97.891	97.741	97.591				
4.625	102.670	102.570	102.470	4.625	101.658	101.558	101.458	3.250	98.756	98.606	98.456				
4.750	102.951	102.851	102.751	4.750	101.381	101.281	101.181	3.375	99.242	99.092	98.942				
4.875	102.366	102.266	102.166	4.875	101.779	101.679	101.579	3.500	99.712	99.562	99.412				
5.000	102.967	102.867	102.767	5.000	102.138	102.038	101.938	3.625	100.177	100.027	99.877				
5.125	103.266	103.166	103.066	5.125	102.368	102.268	102.168	3.750	99.770	99.620	99.470				
5.250	102.098	101.998	101.898	5.250	101.420	101.320	101.220	3.875	100.182	100.032	99.882				
5.375	102.290	102.190	102.090	5.375	101.808	101.708	101.608	4.000	100.556	100.406	100.256				
5.500	102.696	102.596	102.496	5.500	102.167	102.067	101.967	4.125	100.950	100.800	100.650				
5.625	102.965	102.865	102.765	5.625	102.247	102.147	102.047	4.250	100.427	100.277	100.127				
5.750	103.064	102.964	102.855	5.750	102.001	101.901	101.792	4.375	100.803	100.653	100.503				
5.875	103.106	103.006	102.897	5.875	102.399	102.299	102.190	4.500	101.139	100.989	100.839				
6.000	103.612	103.512	103.403	6.000	102.758	102.658	102.549	4.625	101.446	101.296	101.146				

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	98.110	97.960	97.810	3.750	97.941	97.791	97.641	2.375	92.824	92.674	92.524	3.125	94.726	94.576	94.426
3.875	98.651	98.501	98.351	3.875	98.375	98.225	98.075	2.500	91.891	91.741	91.591	3.250	96.008	95.858	95.708
4.000	99.195	99.045	98.895	4.000	98.772	98.622	98.472	2.625	93.977	93.827	93.677	3.375	96.429	96.279	96.129
4.125	99.731	99.581	99.431	4.125	99.188	99.038	98.888	2.750	96.209	96.059	95.909	3.500	96.791	96.641	96.491
4.250	100.003	99.903	99.803	4.250	99.571	99.471	99.371	2.875	96.702	96.552	96.402	3.625	97.171	97.021	96.871
4.375	100.532	100.432	100.332	4.375	99.969	99.869	99.769	3.000	97.189	97.039	96.889	Margin = 2.250		Index = 2.550	
4.500	100.988	100.888	100.788	4.500	100.328	100.228	100.128	3.125	97.672	97.522	97.372	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.420	101.320	101.220	4.625	100.658	100.558	100.458	3.250	97.663	97.513	97.363	Rate	30 Day	45 Day	60 Day
4.750	101.701	101.601	101.501	4.750	100.381	100.281	100.181	3.375	98.148	97.998	97.848	4.625	100.270	100.020	99.770
4.875	101.316	101.216	101.116	4.875	100.779	100.679	100.579	3.500	98.618	98.468	98.318	4.750	99.606	99.356	99.106
5.000	101.717	101.617	101.517	5.000	101.138	101.038	100.938	3.625	99.084	98.934	98.784	4.875	100.066	99.816	99.566
5.125	102.186	102.086	101.986	5.125	101.468	101.368	101.268	3.750	98.739	98.589	98.439	5.000	100.467	100.217	99.967
5.250	101.198	101.098	100.998	5.250	100.420	100.320	100.220	3.875	99.151	99.001	98.851	5.125	100.886	100.636	100.386
5.375	101.490	101.390	101.290	5.375	100.808	100.708	100.608	4.000	99.525	99.375	99.225	5.250	99.598	99.348	99.098
5.500	101.846	101.746	101.646	5.500	101.167	101.067	100.967	4.125	99.919	99.769	99.619	5.375	99.990	99.740	99.490
5.625	102.015	101.915	101.815	5.625	101.297	101.197	101.097	4.250	98.958	98.808	98.658	5.500	100.438	100.188	99.938
5.750	101.914	101.814	101.705	5.750	101.001	100.901	100.792	4.375	99.334	99.184	99.034	5.625	100.687	100.437	100.187
5.875	101.956	101.856	101.747	5.875	101.399	101.299	101.190	4.500	99.670	99.520	99.370	5.750	100.625	100.375	100.125
6.000	102.462	102.362	102.253	6.000	101.758	101.658	101.549	4.625	99.978	99.828	99.678	5.875	100.875	100.625	100.375

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:	3/8/2019 5.000%

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	99.216	98.966	98.716	4.875	99.059	98.809	98.559
5.125	100.036	99.786	99.536	5.125	99.748	99.498	99.248
5.375	99.140	98.890	98.640	5.375	99.088	98.838	98.588
5.625	100.065	99.815	99.565	5.625	99.777	99.527	99.277
5.875	99.981	99.731	99.481	5.875	99.679	99.429	99.179
6.000	100.487	100.237	99.987	6.000	100.038	99.788	99.538
6.125	100.625	100.375	100.125	6.125	100.368	100.118	99.868
6.250	99.250	99.000	98.750	6.250	99.902	99.652	99.402
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	97.520	97.270	97.020	
4.750	96.856	96.606	96.356	
4.875	97.316	97.066	96.816	
5.000	97.717	97.467	97.217	
5.125	98.136	97.886	97.636	
5.250	96.848	96.598	96.348	
5.375	97.240	96.990	96.740	
5.500	97.688	97.438	97.188	
5.625	97.937	97.687	97.437	
5.750	97.875	97.625	97.375	
5.875	98.125	97.875	97.625	

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.: 5/7/2019

W. Rate Sheet Dated: 3/8/2019

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	101.207	101.107	101.007	4.375	100.371	100.271	100.171	4.375	100.183	100.083	99.983	4.375	100.350	100.250	100.150	4.375	99.514	99.414	99.314
4.500	101.714	101.614	101.514	4.500	100.929	100.829	100.729	4.500	100.741	100.641	100.541	4.500	100.876	100.776	100.676	4.500	100.091	99.991	99.891
4.625	102.019	101.919	101.819	4.625	101.301	101.201	101.101	4.625	101.250	101.150	101.050	4.625	101.137	101.037	100.937	4.625	100.419	100.319	100.219
4.750	102.443	102.343	102.243	4.750	102.136	102.036	101.936	4.750	102.133	102.033	101.933	4.750	101.494	101.394	101.294	4.750	101.187	101.087	100.987
4.875	102.900	102.800	102.700	4.875	102.652	102.552	102.452	4.875	102.652	102.552	102.452	4.875	101.995	101.895	101.795	4.875	101.747	101.647	101.547
4.990	103.160	103.060	102.960	4.990	102.952	102.852	102.752	4.990	102.952	102.852	102.752	4.990	102.370	102.270	102.170	4.990	102.162	102.062	101.962
5.000	103.260	103.160	103.060	5.000	103.052	102.952	102.852	5.000	103.052	102.952	102.852	5.000	102.470	102.370	102.270	5.000	102.262	102.162	102.062
5.125	103.548	103.448	103.348	5.125	103.376	103.276	103.176	5.125	103.376	103.276	103.176	5.125	102.383	102.283	102.183	5.125	102.211	102.111	102.011
5.250	103.830	103.730	103.630	5.250	103.804	103.704	103.604	5.250	103.895	103.795	103.695	5.250	102.861	102.761	102.661	5.250	102.835	102.735	102.635
5.375	104.101	104.001	103.901	5.375	104.118	104.018	103.918	5.375	104.212	104.112	104.012	5.375	102.940	102.840	102.740	5.375	102.940	102.840	102.740
5.500	104.359	104.259	104.159	5.500	104.404	104.304	104.204	5.500	104.497	104.397	104.297	5.500	103.383	103.283	103.183	5.500	103.383	103.283	103.183
5.625	104.572	104.472	104.372	5.625	104.640	104.540	104.440	5.625	104.733	104.633	104.533	5.625	103.320	103.220	103.120	5.625	103.320	103.220	103.120
5.750	104.971	104.871	104.771	5.750	105.205	105.105	105.005	5.750	105.264	105.164	105.064	5.750	103.537	103.437	103.337	5.750	103.537	103.437	103.337
5.875	105.153	105.053	104.953	5.875	105.554	105.454	105.354	5.875	105.617	105.517	105.417	5.875	103.078	102.978	102.878	5.875	103.078	102.978	102.878
5.990	105.262	105.162	105.062	5.990	105.737	105.637	105.537	5.990	105.800	105.700	105.600	5.990	103.433	103.333	103.233	5.990	103.433	103.333	103.233
6.000	105.362	105.262	105.162	6.000	105.837	105.737	105.637	6.000	105.900	105.800	105.700	6.000	103.533	103.433	103.333	6.000	103.533	103.433	103.333
6.125	105.918	105.818	105.718	6.125	106.108	106.008	105.908	6.125	106.170	106.070	105.970	6.125	103.769	103.669	103.569	6.125	103.769	103.669	103.569
6.250	106.164	106.064	105.964	6.250	106.309	106.209	106.109	6.250	106.371	106.271	106.171	6.250	103.990	103.890	103.790	6.250	103.990	103.890	103.790
6.375	106.635	106.535	106.435	6.375	106.143	106.043	105.943	6.375	106.174	106.074	105.974	6.375	101.600	101.471	101.400	6.375	101.600	101.471	101.400

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	99.326	99.226	99.126	4.625	102.303	102.203	102.103	4.625	101.628	101.528	101.428	4.625	101.565	101.365	101.365	3.375	99.207	99.107	99.007
4.500	99.903	99.803	99.703	4.750	102.745	102.645	102.545	4.750	101.922	101.822	101.722	4.750	101.859	101.659	101.659	3.500	99.703	99.603	99.503
4.625	100.368	100.268	100.168	4.875	103.187	103.087	102.987	4.875	102.419	102.319	102.219	4.875	102.357	102.157	102.157	3.625	100.163	100.063	99.963
4.750	101.184	101.084	100.984	4.990	103.263	103.163	103.063	4.990	102.692	102.592	102.492	4.990	102.630	102.430	102.430	3.750	100.451	100.351	100.251
4.875	101.747	101.647	101.547	5.000	103.363	103.263	103.163	5.000	102.792	102.692	102.592	5.000	102.730	102.530	102.530	3.875	100.862	100.762	100.662
4.990	102.162	102.062	101.962	5.125	103.589	103.489	103.389	5.125	103.106	103.006	102.906	5.125	103.044	102.844	102.844	3.990	101.211	101.111	101.011
5.000	102.262	102.162	102.062	5.250	103.986	103.886	103.786	5.250	103.134	103.034	102.934	5.250	102.978	102.778	102.778	4.000	101.311	101.211	101.111
5.125	102.211	102.111	102.011	5.375	104.185	104.085	103.985	5.375	103.418	103.318	103.218	5.375	103.261	103.061	103.061	4.125	101.748	101.648	101.548
5.250	102.861	102.761	102.661	5.500	104.404	104.304	104.204	5.500	103.691	103.591	103.491	5.500	103.535	103.335	103.335	4.250	102.193	102.093	101.993
5.375	102.940	102.840	102.740	5.625	104.576	104.476	104.376	5.625	103.922	103.822	103.722	5.625	103.766	103.566	103.566	4.375	102.602	102.502	102.402
5.500	103.383	103.283	103.183	5.750	104.640	104.540	104.440	5.750	104.229	104.129	104.029	5.750	104.110	103.910	103.910	4.500	102.971	102.871	102.771
5.625	103.320	103.220	103.120	5.875	104.868	104.768	104.668	5.875	104.636	104.536	104.436	5.875	104.417	104.217	104.217	4.625	102.680	102.580	102.480
5.750	103.537	103.437	103.337	5.990	104.965	104.865	104.765	5.990	104.806	104.706	104.606	5.990	104.588	104.388	104.388	4.750	102.897	102.797	102.697
5.875	103.078	102.978	102.878	6.000	105.065	104.965	104.865	6.000	104.906	104.806	104.706	6.000	104.688	104.488	104.488	4.875	103.109	103.009	102.909
5.990	103.433	103.333	103.233	6.125	105.263	105.163	105.063	6.125	105.174	105.074	104.974	6.125	104.955	104.755	104.755	4.990	103.164	103.064	102.964
6.000	103.533	103.433	103.333	6.250	104.910	104.792	104.710	6.250	104.708	104.590	104.508	6.250	104.490	104.290	104.290	5.000	103.264	103.164	103.064
6.125	103.769	103.669	103.569	6.375	105.129	105.011	104.929	6.375	105.003	104.885	104.803	6.375	104.785	104.585	104.585	5.125	103.166	103.066	102.966
6.250	103.990	103.890	103.790	6.500	105.233	105.115	105.033	6.500	105.163	105.045	104.963	6.500	104.945	104.745	104.745	5.250	103.362	103.262	103.162
6.375	101.600	101.482	101.400	6.625	105.310	105.192	105.110	6.625	105.287	105.169	105.087	6.625	105.068	104.868	104.868	5.375	103.557	103.457	103.357

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	99.926	99.226	99.126	4.625	102.303	102.203	102.103	4.625	101.628	101.528	101.428	4.625	101.565	101.365	101.365	3.375	99.207	99.107	99.007	3.375	99.000	98.800	98.800
4.500	99.903	99.803	99.703	4.750	102.745	102.645	102.545	4.750	101.922	101.822	101.722	4.750	101.859	101.659	101.659	3.500	99.703	99.603	99.503	3.500	99.495	99.295	99.295
4.625	100.368	100.268	100.168	4.875	103.187	103.087	102.987	4.875	102.419	102.319	102.219	4.875	102.357	102.157	102.157	3.625	100.163	100.063	99.963	3.625	99.945	99.745	99.745
4.750	101.184	101.084	100.984	4.990	103.263	103.163	103.063	4.990	102.692	102.592	102.492	4.990	102.630	102.430	102.430	3.750	100.451	100.351	100.251	3.750	100.714	100.514	100.514
4.875	101.747	101.647	101.547	5.000	103.363	103.263	103.163	5.000	102.792	102.692	102.592	5.000	102.730	102.530	102.530	3.875	100.862	100.762	100.662	3.875	100.912	100.712	100.712
4.990	102.162	102.062	101.962	5.125	103.589	103.489	103.389	5.125	103.106	103.006	102.906	5.125	103.044	102.844	102.844	3.990	101.211	101.111	101.011	3.990	101.115	100.915	100.915
5.000	102.262	102.162	102.062	5.250	103.986	103.886	103.786	5.250	103.134	103.034	102.934	5.250	102.978	102.778	102.778	4.000	101.311	101.211	101.111	4.000	101.215	101.015	101.015
5.125	102.211	102.111	102.011	5.375	104.185	104.085	103.985	5.375	103.418	103.318	103.218	5.375	103.261	103.061	103.061	4.125	101.748	101.648	101.548	4.125	101.552	101.352	101.352
5.250	102.861	102.761	102.661	5.500	104.404	104.304	104.204	5.500	103.691	103.591	103.491	5.500	103.535	103.335	103.335	4.250	101.929	101.829	101.729	4.250	101.778	101.578	101.578
5.500	103.283	103.183	103.083	5.750	104.716	104.616	104.516	5.750	103.928	103.828	103.728	5.750	103.772	103.572	103.572	4.375	102.163	102.063	101.963	4.375	101.987	101.787	101.787
5.750	103.283	103.283	103.183	5.750	104.640	104.540	104.440	5.750	104.329	104.229	104.129	5.750	104.170	103.970	103.970	4.500	102.971	102.871	102.771	4.500	102.756	102.556	102.556
5.750	103.320	103.220	103.120	5.875	104.868	104.768	104.668	5.875	104.636	104.536	104.436	5.875	104.477	104.277	104.277	4.625	102.880	102.780	102.680	4.625	102.314	102.114	102.114
5.750	103.537	103.437	103.337	5.990	104.965	104.865	104.765	5.990	104.806	104.706	104.606	5.990	104.588	104.388	104.388	4.750	102.697	102.597	102.497	4.750	102.551	102.351	102.351
5.875	103.078	102.978	102.878	6.000	105.065	104.965	104.865	6.000	104.906	104.806	104.706	6.000	104.688	104.488	104.488	4.875	103.109	103.009	102.909	4.875	102.793	102.593	102.593
5.990	103.433	103.333	103.233	6.125	105.263	105.163	105.063	6.125	105.174	105.074	104.974	6.125	104.955	104.755	104.755	4.990	103.164	103.064	102.964	4.990	102.848	102.648	102.648
6.000	103.533	103.433	103.333	6.250	104.910	104.792	104.710	6.250	104.708	104.590	104.508	6.250	104.490	104.290	104.290	5.000	103.264	103.164	103.064	5.000	102.948	102.748	102.748
6.125	103.769	103.669	103.569	6.375	105.129	105.011	104.929	6.375	105.003	104.885	104.803	6.375	104.785	104.585	104.585	5.125	103.166	103.066	102.966	5.125	102.584	102.384	102.384
6.250	103.990	103.890	103.790	6.500	105.233	105.115	105.033	6.500	105.163	105.045	104.963	6.500	104.945	104.745	104.745	5.250	103.362	103.262	103.162	5.250	102.780	102.580	102.580
6.375	101.600	101.482	101.400	6.625	105.310	105.192	105.110	6.625	105.287	105.169	105.087	6.625	105.068	104.868	104.868	5.375	103.557	103.457	103.357	5.375	102.976	102.776	102.776



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.: 5/7/2019

W. Rate Sheet Dated: 3/8/2019

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	102.777	102.677	102.577	4.750	102.527	102.427	102.327	4.750	102.527	102.427	102.327	4.750	101.619	101.519	101.419	4.750	101.369	101.269	101.169
4.875	103.321	103.221	103.121	4.875	103.071	102.971	102.871	4.875	103.071	102.971	102.871	4.875	102.163	102.063	101.963	4.875	101.913	101.813	101.713
4.990	103.412	103.312	103.212	4.990	102.912	102.812	102.712	4.990	102.912	102.812	102.712	4.990	102.254	102.154	102.054	4.990	101.754	101.654	101.554
5.000	103.512	103.412	103.312	5.000	103.012	102.912	102.812	5.000	103.012	102.912	102.812	5.000	102.354	102.254	102.154	5.000	101.854	101.754	101.654
5.125	103.632	103.532	103.432	5.125	103.132	103.032	102.932	5.125	103.132	103.032	102.932	5.125	102.144	102.044	101.944	5.125	101.644	101.544	101.444
5.250	104.019	103.919	103.819	5.250	103.519	103.419	103.319	5.250	103.519	103.419	103.319	5.250	102.531	102.431	102.331	5.250	102.031	101.931	101.831
5.375	104.269	104.169	104.069	5.375	104.269	104.169	104.069	5.375	104.269	104.169	104.069	5.375	102.781	102.681	102.581	5.375	102.281	102.181	102.081
5.500	104.562	104.462	104.362	5.500	104.562	104.462	104.362	5.500	104.562	104.462	104.362	5.500	103.074	102.974	102.874	5.500	103.074	102.974	102.874
5.625	104.518	104.418	104.318	5.625	104.518	104.418	104.318	5.625	104.518	104.418	104.318	5.625	102.336	102.236	102.136	5.625	102.336	102.236	102.136
5.750	104.934	104.834	104.734	5.750	104.934	104.834	104.734	5.750	104.934	104.834	104.734	5.750	102.752	102.652	102.552	5.750	102.752	102.652	102.552
5.875	105.215	105.115	105.015	5.875	105.215	105.115	105.015	5.875	105.215	105.115	105.015	5.875	103.033	102.933	102.833	5.875	103.033	102.933	102.833
5.990	105.377	105.277	105.177	5.990	105.377	105.277	105.177	5.990	105.377	105.277	105.177	5.990	103.195	103.095	102.995	5.990	103.195	103.095	102.995
6.000	105.477	105.377	105.277	6.000	105.477	105.377	105.277	6.000	105.477	105.377	105.277	6.000	103.295	103.195	103.095	6.000	103.295	103.195	103.095
6.125	105.380	105.280	105.180	6.125	105.380	105.280	105.180	6.125	105.380	105.280	105.180	6.125	102.223	102.123	102.023	6.125	102.223	102.123	102.023
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	106.110	106.010	105.910	6.375	106.110	106.010	105.910	6.375	106.110	106.010	105.910	6.375	103.147	103.047	102.947	6.375	103.147	103.047	102.947
6.500	106.760	106.660	106.560	6.500	106.760	106.660	106.560	6.500	106.760	106.660	106.560	6.500	103.647	103.547	103.447	6.500	103.647	103.547	103.447
6.625	107.178	107.078	106.978	6.625	107.178	107.078	106.978	6.625	107.178	107.078	106.978	6.625	103.915	103.815	103.715	6.625	103.915	103.815	103.715
6.750	107.457	107.357	107.257	6.750	107.457	107.357	107.257	6.750	107.457	107.357	107.257	6.750	104.044	103.944	103.844	6.750	104.044	103.944	103.844
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	101.369	101.269	101.169	4.250	101.240	101.140	101.040	4.250	101.615	101.515	101.415	4.250	101.615	101.515	101.415	3.750	100.763	100.663	100.563
4.875	101.913	101.813	101.713	4.375	101.685	101.585	101.485	4.375	102.060	101.960	101.860	4.375	102.060	101.960	101.860	3.875	101.301	101.201	101.101
4.990	101.754	101.654	101.554	4.500	102.106	102.006	101.906	4.500	102.481	102.381	102.281	4.500	102.481	102.381	102.281	3.990	101.503	101.403	101.303
5.000	101.854	101.754	101.654	4.625	102.513	102.413	102.313	4.625	102.888	102.788	102.688	4.625	102.888	102.788	102.688	4.000	101.603	101.503	101.403
5.125	101.644	101.544	101.444	4.750	103.011	102.911	102.811	4.750	103.386	103.286	103.186	4.750	103.386	103.286	103.186	4.125	102.032	101.932	101.832
5.250	102.031	101.931	101.831	4.875	103.366	103.266	103.166	4.875	103.741	103.641	103.541	4.875	103.741	103.641	103.541	4.250	102.386	102.286	102.186
5.375	102.781	102.681	102.581	4.990	103.410	103.310	103.210	4.990	103.535	103.435	103.335	4.990	103.535	103.435	103.335	4.375	102.775	102.675	102.575
5.500	103.074	102.974	102.874	5.000	103.510	103.410	103.310	5.000	103.635	103.535	103.435	5.000	103.635	103.535	103.435	4.500	102.375	102.275	102.175
5.625	103.236	103.136	103.036	5.125	103.686	103.586	103.486	5.125	103.811	103.711	103.611	5.125	103.811	103.711	103.611	4.625	102.821	102.721	102.621
5.750	102.752	102.652	102.552	5.250	104.020	103.920	103.820	5.250	104.145	104.045	103.945	5.250	104.145	104.045	103.945	4.750	103.086	102.986	102.886
5.875	103.033	102.933	102.833	5.375	104.269	104.169	104.069	5.375	104.269	104.169	104.069	5.375	104.269	104.169	104.069	4.875	103.206	103.106	103.006
5.990	103.195	103.095	102.995	5.500	104.499	104.399	104.299	5.500	104.499	104.399	104.299	5.500	104.499	104.399	104.299	4.990	103.034	102.934	102.834
6.000	103.295	103.195	103.095	5.625	104.452	104.352	104.252	5.625	104.452	104.352	104.252	5.625	104.452	104.352	104.252	5.000	103.134	103.034	102.934
6.125	102.223	102.123	102.023	5.750	104.805	104.705	104.605	5.750	104.805	104.705	104.605	5.750	104.805	104.705	104.605	5.125	103.506	103.406	103.306
6.250	102.874	102.774	102.674	5.875	105.188	105.088	104.988	5.875	105.188	105.088	104.988	5.875	105.188	105.088	104.988	5.250	103.727	103.627	103.527
6.375	103.147	103.047	102.947	5.990	105.355	105.255	105.155	5.990	105.355	105.255	105.155	5.990	105.355	105.255	105.155	5.375	103.952	103.852	103.752
6.500	103.647	103.547	103.447	6.000	105.455	105.355	105.255	6.000	105.455	105.355	105.255	6.000	105.455	105.355	105.255	5.500	102.337	102.237	102.137
6.625	103.915	103.815	103.715	6.125	105.059	104.959	104.859	6.125	105.059	104.959	104.859	6.125	105.059	104.959	104.859	5.625	102.681	102.581	102.481
6.750	104.044	103.944	103.844	6.250	105.423	105.323	105.223	6.250	105.423	105.323	105.223	6.250	105.423	105.323	105.223	5.750	102.967	102.867	102.767
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	101.263	101.163	101.063	3.750	101.263	101.163	101.063	3.750	100.204	100.104	100.004	3.750	100.704	100.604	100.504	3.750	100.704	100.604	100.504
3.875	101.551	101.451	101.351	3.875	101.551	101.451	101.351	3.875	100.742	100.642	100.542	3.875	100.992	100.892	100.792	3.875	100.992	100.892	100.792
3.990	101.753	101.653	101.553	3.990	101.753	101.653	101.553	3.990	100.445	100.345	100.245	3.990	100.695	100.595	100.495	3.990	100.695	100.595	100.495
4.000	101.853	101.753	101.653	4.000	101.853	101.753	101.653	4.000	100.545	100.445	100.345	4.000	100.795	100.695	100.595	4.000	100.795	100.695	100.595
4.125	102.282	102.182	102.082	4.125	102.282	102.182	102.082	4.125	100.974	100.874	100.774	4.125	101.224	101.124	101.024	4.125	101.224	101.124	101.024
4.250	102.636	102.536	102.436	4.250	102.636	102.536	102.436	4.250	101.328	101.228	101.128	4.250	101.578	101.478	101.378	4.250	101.578	101.478	101.378
4.375	102.775	102.675	102.575	4.375	102.775	102.675	102.575	4.375	101.717	101.617	101.517	4.375	101.717	101.617	101.517	4.375	101.717	101.617	101.517
4.500	102.375	102.275	102.175	4.500	102.375	102.275	102.175	4.500	100.718	100.618	100.518	4.500	100.718	100.618	100.518	4.500	100.718	100.618	100.518
4.625	102.821	102.721	102.621	4.625	102.821	102.721	102.621	4.625	101.164	101.064	100.964	4.625	101.164	101.064	100.964	4.625	101.164	101.064	100.964
4.750	103.086	102.986	102.886	4.750	103.086</														



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.:

5/7/2019

W. Rate Sheet Dated: 3/8/2019

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	102.657	102.557	102.457	4.250	101.035	100.935	100.835	3.750	100.620	100.520	100.420	4.750	101.538	101.438	101.338	3.750	100.060	99.960	99.860
4.875	103.211	103.111	103.011	4.375	101.483	101.383	101.283	3.875	101.154	101.054	100.954	4.875	102.092	101.992	101.892	3.875	100.594	100.494	100.394
4.990	103.303	103.203	103.103	4.500	101.910	101.810	101.710	3.990	101.378	101.278	101.178	4.990	102.184	102.084	101.984	3.990	100.320	100.220	100.120
5.000	103.403	103.303	103.203	4.625	102.332	102.232	102.132	4.000	101.478	101.378	101.278	5.000	102.284	102.184	102.084	4.000	100.420	100.320	100.220
5.125	103.535	103.435	103.335	4.750	102.835	102.735	102.635	4.125	101.909	101.809	101.709	5.125	102.089	101.989	101.889	4.125	100.851	100.751	100.651
5.250	103.927	103.827	103.727	4.875	103.196	103.096	102.996	4.250	102.243	102.143	102.043	5.250	102.481	102.381	102.281	4.250	101.185	101.085	100.985
5.375	104.181	104.081	103.981	4.990	103.243	103.143	103.043	4.375	102.636	102.536	102.436	5.375	102.735	102.635	102.535	4.375	101.578	101.478	101.378
5.500	104.476	104.376	104.276	5.000	103.343	103.243	103.143	4.500	102.256	102.156	102.056	5.500	103.030	102.930	102.830	4.500	100.599	100.499	100.399
5.625	104.506	104.406	104.306	5.125	103.529	103.429	103.329	4.625	102.706	102.606	102.506	5.625	102.330	102.230	102.130	4.625	101.049	100.949	100.849
5.750	104.928	104.828	104.728	5.250	103.898	103.798	103.698	4.750	102.965	102.865	102.765	5.750	102.752	102.652	102.552	4.750	101.308	101.208	101.108
5.875	105.211	105.111	105.011	5.375	104.151	104.051	103.951	4.875	103.116	103.016	102.916	5.875	103.035	102.935	102.835	4.875	101.459	101.359	101.259
5.990	105.382	105.282	105.182	5.500	104.386	104.286	104.186	4.990	102.903	102.803	102.703	5.990	103.206	103.106	103.006	4.990	100.996	100.896	100.796
6.000	105.482	105.382	105.282	5.625	104.414	104.314	104.214	5.000	103.003	102.903	102.803	6.000	103.306	103.206	103.106	5.000	101.096	100.996	100.896
6.125	105.369	105.269	105.169	5.750	104.771	104.671	104.571	5.125	103.379	103.279	103.179	6.125	102.212	102.112	102.012	5.125	101.472	101.372	101.272
6.250	105.679	105.579	105.479	5.875	105.159	105.059	104.959	5.250	103.601	103.501	103.401	6.250	102.866	102.766	102.666	5.250	101.694	101.594	101.494
6.375	106.120	106.020	105.920	5.990	105.327	105.227	105.127	5.375	103.830	103.730	103.630	6.375	103.157	103.057	102.957	5.375	101.923	101.823	101.723
6.500	106.199	106.099	105.999	6.000	105.427	105.327	105.227	5.500	102.268	102.168	102.068	6.500	103.086	102.986	102.886	5.500	100.111	100.011	99.911
6.625	106.681	106.581	106.481	6.125	105.023	104.923	104.823	5.625	102.617	102.517	102.417	6.625	103.418	103.318	103.218	5.625	100.460	100.360	100.260
6.750	107.018	106.918	106.818	6.250	105.389	105.289	105.189	5.750	102.908	102.808	102.708	6.750	103.605	103.505	103.405	5.750	100.751	100.651	100.551

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.:

4/8/2019

45 Day Lock Exp.:

4/22/2019

60 Day Lock Exp.:

5/7/2019

W. Rate Sheet Dated: 3/8/2019

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	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)