



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.: 4/10/2019

45 Day Lock Exp.: 4/25/2019

60 Day Lock Exp.: 5/10/2019

W. Rate Sheet Dated: 3/11/2019

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	100.576	100.426	100.276	3.750	100.206	100.056	99.906	2.375	95.621	95.471	95.321	3.125	97.423	97.273	97.123
3.875	101.117	100.967	100.817	3.875	100.641	100.491	100.341	2.500	94.696	94.546	94.396	3.250	98.017	97.867	97.717
4.000	101.661	101.511	101.361	4.000	101.038	100.888	100.738	2.625	96.783	96.633	96.483	3.375	98.438	98.288	98.138
4.125	102.197	102.047	101.897	4.125	101.454	101.304	101.154	2.750	98.167	98.017	97.867	3.500	98.800	98.650	98.500
4.250	102.331	102.231	102.122	4.250	101.649	101.549	101.439	2.875	98.660	98.510	98.360	3.625	99.180	99.030	98.880
4.375	102.860	102.760	102.650	4.375	102.047	101.947	101.838	3.000	99.148	98.998	98.848	Margin = 2.250		Index = 2.550	
4.500	103.316	103.216	103.107	4.500	102.406	102.306	102.197	3.125	99.630	99.480	99.330				
4.625	103.748	103.648	103.539	4.625	102.736	102.636	102.526	3.250	99.781	99.631	99.481				
4.750	103.873	103.773	103.673	4.750	102.396	102.296	102.196	3.375	100.266	100.116	99.966				
4.875	103.381	103.281	103.181	4.875	102.795	102.695	102.595	3.500	100.737	100.587	100.437				
5.000	103.983	103.883	103.783	5.000	103.154	103.054	102.954	3.625	101.202	101.052	100.902				
5.125	104.282	104.182	104.082	5.125	103.383	103.283	103.183	3.750	101.040	100.890	100.740				
5.250	103.598	103.498	103.398	5.250	102.920	102.820	102.720	3.875	101.453	101.303	101.153				
5.375	103.790	103.690	103.590	5.375	103.308	103.208	103.108	4.000	101.827	101.677	101.527				
5.500	104.196	104.096	103.996	5.500	103.667	103.567	103.467	4.125	102.221	102.071	101.921				
5.625	104.465	104.365	104.265	5.625	103.747	103.647	103.547	4.250	101.514	101.364	101.214				
5.750	105.017	104.917	104.817	5.750	103.954	103.854	103.754	4.375	101.890	101.740	101.590				
5.875	105.059	104.959	104.859	5.875	104.352	104.252	104.152	4.500	102.226	102.076	101.926				
6.000	105.565	105.465	105.365	6.000	104.711	104.611	104.511	4.625	102.534	102.384	102.234				

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	99.376	99.226	99.076	3.750	99.206	99.056	98.906	2.375	94.621	94.471	94.321	3.125	96.423	96.273	96.123
3.875	99.917	99.767	99.617	3.875	99.641	99.491	99.341	2.500	93.696	93.546	93.396	3.250	97.017	96.867	96.717
4.000	100.461	100.311	100.161	4.000	100.038	99.888	99.738	2.625	95.783	95.633	95.483	3.375	97.438	97.288	97.138
4.125	100.997	100.847	100.697	4.125	100.454	100.304	100.154	2.750	97.167	97.017	96.867	3.500	97.800	97.650	97.500
4.250	101.081	100.981	100.872	4.250	100.649	100.549	100.439	2.875	97.660	97.510	97.360	3.625	98.180	98.030	97.880
4.375	101.610	101.510	101.400	4.375	101.047	100.947	100.838	3.000	98.148	97.998	97.848	Margin = 2.250		Index = 2.550	
4.500	102.066	101.966	101.857	4.500	101.406	101.306	101.197	3.125	98.630	98.480	98.330	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.498	102.398	102.289	4.625	101.736	101.636	101.526	3.250	98.781	98.631	98.481	Rate	30 Day	45 Day	60 Day
4.750	102.623	102.523	102.423	4.750	101.396	101.296	101.196	3.375	99.266	99.116	98.966	4.625	101.348	101.098	100.848
4.875	102.331	102.231	102.131	4.875	101.795	101.695	101.595	3.500	99.737	99.587	99.437	4.750	100.621	100.371	100.121
5.000	102.733	102.633	102.533	5.000	102.154	102.054	101.954	3.625	100.202	100.052	99.902	4.875	101.081	100.831	100.581
5.125	103.202	103.102	103.002	5.125	102.483	102.383	102.283	3.750	100.040	99.890	99.740	5.000	101.483	101.233	100.983
5.250	102.698	102.598	102.498	5.250	101.920	101.820	101.720	3.875	100.453	100.303	100.153	5.125	101.902	101.652	101.402
5.375	102.990	102.890	102.790	5.375	102.308	102.208	102.108	4.000	100.827	100.677	100.527	5.250	101.098	100.848	100.598
5.500	103.346	103.246	103.146	5.500	102.667	102.567	102.467	4.125	101.221	101.071	100.921	5.375	101.490	101.240	100.990
5.625	103.515	103.415	103.315	5.625	102.797	102.697	102.597	4.250	100.514	100.364	100.214	5.500	102.000	101.750	101.500
5.750	103.867	103.767	103.667	5.750	102.954	102.854	102.754	4.375	100.890	100.740	100.590	5.625	102.250	102.000	101.750
5.875	103.909	103.809	103.709	5.875	103.352	103.252	103.152	4.500	101.226	101.076	100.926	5.750	102.500	102.250	102.000
6.000	104.415	104.315	104.215	6.000	103.711	103.611	103.511	4.625	101.534	101.384	101.234	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	100.231	99.981	99.731	4.875	100.075	99.825	99.575
5.125	101.052	100.802	100.552	5.125	100.763	100.513	100.263
5.375	100.640	100.390	100.140	5.375	100.588	100.338	100.088
5.625	101.565	101.315	101.065	5.625	101.277	101.027	100.777
5.875	101.934	101.684	101.434	5.875	101.632	101.382	101.132
6.000	102.440	102.190	101.940	6.000	101.991	101.741	101.491
6.125	102.500	102.250	102.000	6.125	102.321	102.071	101.821
6.250	102.750	102.500	102.250	6.250	103.262	103.012	102.762
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	98.598	98.348	98.098	
4.750	97.871	97.621	97.371	
4.875	98.331	98.081	97.831	
5.000	98.733	98.483	98.233	
5.125	99.152	98.902	98.652	
5.250	98.348	98.098	97.848	
5.375	98.740	98.490	98.240	
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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/10/2019

45 Day Lock Exp.:

4/25/2019

60 Day Lock Exp.:

5/10/2019

W. Rate Sheet Dated: 3/11/2019

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	99.357	99.207	99.057	3.750	98.988	98.838	98.688	2.375	92.121	91.971	91.821	3.125	95.74	95.585	95.435
3.875	99.898	99.748	99.598	3.875	99.422	99.272	99.122	2.500	91.196	91.046	90.896	3.250	97.02	96.867	96.717
4.000	100.442	100.292	100.142	4.000	99.819	99.669	99.519	2.625	93.283	93.133	92.983	3.375	97.44	97.288	97.138
4.125	100.978	100.828	100.678	4.125	100.235	100.085	99.935	2.750	96.480	96.330	96.180	3.500	97.80	97.650	97.500
4.250	101.237	101.137	101.028	4.250	100.555	100.455	100.346	2.875	96.973	96.823	96.673	3.625	98.18	98.030	97.880
4.375	101.766	101.666	101.557	4.375	100.953	100.853	100.744	3.000	97.460	97.310	97.160	Margin = 2.250		Index = 2.550	
4.500	102.222	102.122	102.013	4.500	101.312	101.212	101.103	3.125	97.943	97.793	97.643				
4.625	102.655	102.555	102.445	4.625	101.642	101.542	101.433	3.250	98.781	98.631	98.481				
4.750	102.936	102.836	102.736	4.750	101.459	101.359	101.259	3.375	99.266	99.116	98.966				
4.875	102.444	102.344	102.244	4.875	101.857	101.757	101.657	3.500	99.737	99.587	99.437				
5.000	103.045	102.945	102.845	5.000	102.216	102.116	102.016	3.625	100.202	100.052	99.902				
5.125	103.344	103.244	103.144	5.125	102.446	102.346	102.246	3.750	99.822	99.672	99.522				
5.250	102.035	101.935	101.835	5.250	101.357	101.257	101.157	3.875	100.234	100.084	99.934				
5.375	102.227	102.127	102.027	5.375	101.745	101.645	101.545	4.000	100.608	100.458	100.308				
5.500	102.633	102.533	102.433	5.500	102.104	102.004	101.904	4.125	101.002	100.852	100.702				
5.625	102.903	102.803	102.703	5.625	102.184	102.084	101.984	4.250	100.420	100.270	100.120				
5.750	103.142	103.042	102.942	5.750	102.079	101.979	101.879	4.375	100.796	100.646	100.496				
5.875	103.184	103.084	102.984	5.875	102.477	102.377	102.277	4.500	101.133	100.983	100.833				
6.000	103.690	103.590	103.490	6.000	102.836	102.736	102.636	4.625	101.440	101.290	101.140				

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	98.157	98.007	97.857	3.750	97.988	97.838	97.688	2.375	92.871	92.721	92.571	3.125	94.735	94.585	94.435
3.875	98.698	98.548	98.398	3.875	98.422	98.272	98.122	2.500	91.946	91.796	91.646	3.250	96.017	95.867	95.717
4.000	99.242	99.092	98.942	4.000	98.819	98.669	98.519	2.625	94.033	93.883	93.733	3.375	96.438	96.288	96.138
4.125	99.778	99.628	99.478	4.125	99.235	99.085	98.935	2.750	96.261	96.111	95.961	3.500	96.800	96.650	96.500
4.250	99.987	99.887	99.778	4.250	99.555	99.455	99.346	2.875	96.754	96.604	96.454	3.625	97.180	97.030	96.880
4.375	100.516	100.416	100.307	4.375	99.953	99.853	99.744	3.000	97.241	97.091	96.941	Margin = 2.250		Index = 2.550	
4.500	100.972	100.872	100.763	4.500	100.312	100.212	100.103	3.125	97.724	97.574	97.424	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.405	101.305	101.195	4.625	100.642	100.542	100.433	3.250	97.687	97.537	97.387	Rate	30 Day	45 Day	60 Day
4.750	101.686	101.586	101.486	4.750	100.459	100.359	100.259	3.375	98.173	98.023	97.873	4.625	100.255	100.005	99.755
4.875	101.394	101.294	101.194	4.875	100.857	100.757	100.657	3.500	98.643	98.493	98.343	4.750	99.684	99.434	99.184
5.000	101.795	101.695	101.595	5.000	101.216	101.116	101.016	3.625	99.108	98.958	98.808	4.875	100.144	99.894	99.644
5.125	102.264	102.164	102.064	5.125	101.546	101.446	101.346	3.750	98.790	98.640	98.490	5.000	100.545	100.295	100.045
5.250	101.135	101.035	100.935	5.250	100.357	100.257	100.157	3.875	99.203	99.053	98.903	5.125	100.964	100.714	100.464
5.375	101.427	101.327	101.227	5.375	100.745	100.645	100.545	4.000	99.577	99.427	99.277	5.250	99.535	99.285	99.035
5.500	101.783	101.683	101.583	5.500	101.104	101.004	100.904	4.125	99.971	99.821	99.671	5.375	99.927	99.677	99.427
5.625	101.953	101.853	101.753	5.625	101.234	101.134	101.034	4.250	98.952	98.802	98.652	5.500	100.437	100.187	99.937
5.750	101.992	101.892	101.792	5.750	101.079	100.979	100.879	4.375	99.328	99.178	99.028	5.625	100.688	100.438	100.188
5.875	102.034	101.934	101.834	5.875	101.477	101.377	101.277	4.500	99.664	99.514	99.364	5.750	100.625	100.375	100.125
6.000	102.540	102.440	102.340	6.000	101.836	101.736	101.636	4.625	99.971	99.821	99.671	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:	3/11/2019 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	99.294	99.044	98.794	4.875	99.137	98.887	98.637
5.125	100.114	99.864	99.614	5.125	99.826	99.576	99.326
5.375	99.077	98.827	98.577	5.375	99.025	98.775	98.525
5.625	100.003	99.753	99.503	5.625	99.714	99.464	99.214
5.875	100.059	99.809	99.559	5.875	99.757	99.507	99.257
6.000	100.565	100.315	100.065	6.000	100.116	99.866	99.616
6.125	100.625	100.375	100.125	6.125	100.446	100.196	99.946
6.250	99.250	99.000	98.750	6.250	99.762	99.512	99.262
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	97.505	97.255	97.005	
4.750	96.934	96.684	96.434	
4.875	97.394	97.144	96.894	
5.000	97.795	97.545	97.295	
5.125	98.214	97.964	97.714	
5.250	96.785	96.535	96.285	
5.375	97.177	96.927	96.677	
5.500	97.687	97.437	97.187	
5.625	97.938	97.688	97.438	
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.: 4/10/2019
45 Day Lock Exp.: 4/25/2019
60 Day Lock Exp.: 5/10/2019

W. Rate Sheet Dated: 3/11/2019

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	101.228	101.128	101.028	4.375	100.392	100.292	100.192	4.375	100.204	100.104	100.004	4.375	100.371	100.271	100.171	4.375	99.535	99.435	99.335
4.500	101.731	101.631	101.531	4.500	100.946	100.846	100.746	4.500	100.759	100.659	100.559	4.500	100.894	100.794	100.694	4.500	100.109	100.009	99.909
4.625	102.036	101.936	101.836	4.625	101.284	101.184	101.084	4.625	101.217	101.117	101.017	4.625	101.155	101.055	100.955	4.625	100.403	100.303	100.203
4.750	102.405	102.305	102.205	4.750	102.099	101.999	101.899	4.750	102.095	101.995	101.895	4.750	101.457	101.357	101.257	4.750	101.151	101.051	100.951
4.875	102.861	102.761	102.661	4.875	102.613	102.513	102.413	4.875	102.613	102.513	102.413	4.875	101.956	101.856	101.756	4.875	101.708	101.608	101.508
4.990	103.119	103.019	102.919	4.990	102.911	102.811	102.711	4.990	102.911	102.811	102.711	4.990	102.333	102.233	102.133	4.990	102.125	102.025	101.925
5.000	103.219	103.119	103.019	5.000	103.011	102.911	102.811	5.000	103.011	102.911	102.811	5.000	102.433	102.333	102.233	5.000	102.225	102.125	102.025
5.125	103.510	103.410	103.310	5.125	103.334	103.234	103.134	5.125	103.334	103.234	103.134	5.125	102.342	102.242	102.142	5.125	102.166	102.066	101.966
5.250	103.901	103.801	103.701	5.250	103.829	103.729	103.629	5.250	103.919	103.819	103.719	5.250	102.820	102.720	102.620	5.250	102.748	102.648	102.548
5.375	104.171	104.071	103.971	5.375	104.140	104.040	103.940	5.375	104.234	104.134	104.034	5.375	102.961	102.861	102.761	5.375	102.930	102.830	102.730
5.500	104.428	104.328	104.228	5.500	104.423	104.323	104.223	5.500	104.517	104.417	104.317	5.500	103.400	103.300	103.200	5.500	103.395	103.295	103.195
5.625	104.640	104.540	104.440	5.625	104.661	104.561	104.461	5.625	104.754	104.654	104.554	5.625	103.338	103.238	103.138	5.625	103.338	103.238	103.138
5.750	104.935	104.835	104.735	5.750	105.169	105.069	104.969	5.750	105.228	105.128	105.028	5.750	103.554	103.454	103.354	5.750	103.554	103.454	103.354
5.875	105.117	105.017	104.917	5.875	105.518	105.418	105.318	5.875	105.580	105.480	105.380	5.875	103.040	102.940	102.840	5.875	103.040	102.940	102.840
5.990	105.225	105.125	105.025	5.990	105.701	105.601	105.501	5.990	105.764	105.664	105.564	5.990	103.394	103.294	103.194	5.990	103.394	103.294	103.194
6.000	105.325	105.225	105.125	6.000	105.801	105.701	105.601	6.000	105.864	105.764	105.664	6.000	103.494	103.394	103.294	6.000	103.494	103.394	103.294
6.125	105.454	105.354	105.254	6.125	106.071	105.971	105.871	6.125	106.134	106.034	105.934	6.125	103.733	103.633	103.533	6.125	103.733	103.633	103.533
6.250	105.571	105.471	105.371	6.250	106.273	106.173	106.073	6.250	106.335	106.235	106.135	6.250	103.954	103.854	103.754	6.250	103.954	103.854	103.754
6.375	105.678	105.578	105.478	6.375	106.335	106.235	106.135	6.375	106.366	106.266	106.166	6.375	101.792	101.692	101.592	6.375	101.792	101.692	101.592

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	99.347	99.247	99.147	4.625	102.227	102.127	102.027	4.625	101.601	101.501	101.401	4.625	101.539	101.339	101.339	3.375	99.229	99.129	99.029
4.500	99.922	99.822	99.722	4.750	102.667	102.567	102.467	4.750	101.844	101.744	101.644	4.750	101.781	101.581	101.581	3.500	99.717	99.617	99.517
4.625	100.336	100.236	100.136	4.875	103.108	103.008	102.908	4.875	102.340	102.240	102.140	4.875	102.277	102.077	102.077	3.625	100.175	100.075	99.975
4.750	101.147	101.047	100.947	4.990	103.185	103.085	102.985	4.990	102.612	102.512	102.412	4.990	102.549	102.349	102.349	3.750	100.484	100.384	100.284
4.875	101.708	101.608	101.508	5.000	103.285	103.185	103.085	5.000	102.712	102.612	102.512	5.000	102.649	102.449	102.449	3.875	100.908	100.808	100.708
4.990	102.125	102.025	101.925	5.125	103.539	103.439	103.339	5.125	103.015	102.915	102.815	5.125	102.952	102.752	102.752	3.990	101.256	101.156	101.056
5.000	102.225	102.125	102.025	5.250	103.990	103.890	103.790	5.250	103.139	103.039	102.939	5.250	102.982	102.782	102.782	4.000	101.356	101.256	101.156
5.125	102.166	102.066	101.966	5.375	104.188	104.088	103.988	5.375	103.419	103.319	103.219	5.375	103.263	103.063	103.063	4.125	101.789	101.689	101.589
5.250	102.820	102.720	102.620	5.500	104.404	104.304	104.204	5.500	103.691	103.591	103.491	5.500	103.534	103.334	103.334	4.250	102.232	102.132	102.032
5.375	102.961	102.861	102.761	5.625	104.577	104.477	104.377	5.625	103.923	103.823	103.723	5.625	103.767	103.567	103.567	4.375	102.641	102.541	102.441
5.500	103.400	103.300	103.200	5.750	104.583	104.483	104.383	5.750	104.273	104.173	104.073	5.750	104.054	103.854	103.854	4.500	103.009	102.909	102.809
5.625	103.338	103.238	103.138	5.875	104.810	104.710	104.610	5.875	104.580	104.480	104.380	5.875	104.361	104.161	104.161	4.625	102.708	102.608	102.508
5.750	103.554	103.454	103.354	5.990	104.908	104.808	104.708	5.990	104.750	104.650	104.550	5.990	104.531	104.331	104.331	4.750	102.924	102.824	102.724
5.875	103.040	102.940	102.840	6.000	105.008	104.908	104.808	6.000	104.850	104.750	104.650	6.000	104.631	104.431	104.431	4.875	103.134	103.034	102.934
5.990	103.394	103.294	103.194	6.125	105.207	105.107	105.007	6.125	105.118	105.018	104.918	6.125	104.899	104.699	104.699	4.990	103.188	103.088	102.988
6.000	103.494	103.394	103.294	6.250	105.082	104.968	104.882	6.250	104.880	104.766	104.680	6.250	104.662	104.462	104.462	5.000	103.288	103.188	103.088
6.125	103.733	103.633	103.533	6.375	105.299	105.185	105.099	6.375	105.175	105.061	104.975	6.375	104.957	104.757	104.757	5.125	103.182	103.082	102.982
6.250	103.954	103.854	103.754	6.500	105.405	105.291	105.205	6.500	105.333	105.219	105.133	6.500	105.114	104.914	104.914	5.250	103.378	103.278	103.178
6.375	101.792	101.678	101.592	6.625	105.482	105.368	105.282	6.625	105.459	105.345	105.259	6.625	105.240	105.040	105.040	5.375	103.571	103.471	103.371

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	99.347	99.247	99.147	4.625	102.227	102.127	102.027	4.625	101.601	101.501	101.401	4.625	101.539	101.339	101.339	3.375	99.229	99.129	99.029	3.375	99.022	98.822	98.822
4.500	99.922	99.822	99.722	4.750	102.667	102.567	102.467	4.750	101.844	101.744	101.644	4.750	101.781	101.581	101.581	3.500	99.717	99.617	99.517	3.500	99.510	99.310	99.310
4.625	100.336	100.236	100.136	4.875	103.108	103.008	102.908	4.875	102.340	102.240	102.140	4.875	102.277	102.077	102.077	3.625	100.175	100.075	99.975	3.625	99.957	99.757	99.757
4.750	101.147	101.047	100.947	4.990	103.185	103.085	102.985	4.990	102.612	102.512	102.412	4.990	102.549	102.349	102.349	3.750	100.484	100.384	100.284	3.750	100.759	100.559	100.559
4.875	101.708	101.608	101.508	5.000	103.285	103.185	103.085	5.000	102.712	102.612	102.512	5.000	102.649	102.449	102.449	3.875	100.908	100.808	100.708	3.875	100.958	100.758	100.758
4.990	102.125	102.025	101.925	5.125	103.539	103.439	103.339	5.125	103.015	102.915	102.815	5.125	102.952	102.752	102.752	3.990	101.256	101.156	101.056	3.990	101.158	100.958	100.958
5.000	102.225	102.125	102.025	5.250	103.990	103.890	103.790	5.250	103.139	103.039	102.939	5.250	102.982	102.782	102.782	4.000	101.356	101.256	101.156	4.000	101.258	101.058	101.058
5.125	102.166	102.066	101.966	5.375	104.188	104.088	103.988	5.375	103.419	103.319	103.219	5.375	103.263	103.063	103.063	4.125	101.789	101.689	101.589	4.125	101.594	101.394	101.394
5.250	102.820	102.720	102.620	5.500	104.404	104.304	104.204	5.500	103.691	103.591	103.491	5.500	103.534	103.334	103.334	4.250	102.032	102.132	102.032	4.250	102.072	101.872	101.872
5.500	103.404	103.304	103.204	5.750	104.836	104.736	104.636	5.750	104.073	103.973	103.873	5.750	103.917	103.717	103.717	4.375	102.326	102.426	102.326	4.375	102.326	102.126	102.126
5.900	104.400	104.300	104.200	6.000	105.583	105.483	105.383	6.000	104.273	104.173	104.073	6.000	104.119	103.919	103.919	4.500	102.694	102.794	102.694	4.500	102.694	102.494	102.494
6.525	103.338	103.238	103.138	6.875	104.810	104.710	104.610	6.875	104.580	104.480	104.380	6.875	104.361	104.161	104.161	4.625	102.708	102.608	102.508	4.625	102.347	102.147	102.147
7.575	103.554	103.454	103.354	8.990	104.908	104.808	104.708	8.990	104.750	104.650	104.550	8.990	104.531	104.331	104.331	4.750	102.924	102.824	102.724	4.750	102.578	102.378	102.378
8.875	103.040	102.940	102.840	6.000	105.008	104.908	104.808	6.000	104.850	104.750	104.650	6.000	104.631	104.431	104.431	4.875	103.134	103.034	102.934	4.875	102.818	102.618	102.618
9.990	103.394	103.294	103.194	6.125	105.207	105.107	105.007	6.125	105.118	105.018	104.918	6.125	104.899	104.699	104.699	4.990	103.188	103.088	102.988	4.990	102.872	102.672	102.672
6.000	104.494	104.394	104.294	6.250	105.082	104.968	104.882	6.250	104.880	104.766	104.680	6.250	104.662	104.462	104.462	5.000	103.288	103.188	103.088	5.000	102.972	102.772	102.772
6.125	103.733	103.633	103.533	6.375	105.299	105.185	105.099	6.375	105.175	105.061	104.975	6.375	104.957	104.757	104.757	5.125	103.182	103.082	102.982	5.125	102.600	102.400	102.400
6.250	103.954	103.854	103.754	6.500	105.405	105.291	105.205	6.500	105.333	105.219	105.133	6.500	105.114	104.914	104.914	5.250	103.378	103.278	103.178	5.250	102.796	102.596	102.596
6.375	101.792	101.678	101.592	6.625	105.482	105.368	105.282	6.625	105.459	105.345	105.259	6.625	105.240	105.040	105.040	5.375	103.571	103.471	103.371	5.375	102.989	102.789	102.789



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.: 4/10/2019
45 Day Lock Exp.: 4/25/2019
60 Day Lock Exp.: 5/10/2019

W. Rate Sheet Dated: 3/11/2019

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	102.779	102.679	102.579	4.750	102.529	102.429	102.329	4.750	102.529	102.429	102.329	4.750	101.629	101.529	101.429	4.750	101.379	101.279	101.179
4.875	103.330	103.230	103.130	4.875	103.080	102.980	102.880	4.875	103.080	102.980	102.880	4.875	102.180	102.080	101.980	4.875	101.930	101.830	101.730
4.990	103.425	103.325	103.225	4.990	102.925	102.825	102.725	4.990	102.925	102.825	102.725	4.990	102.275	102.175	102.075	4.990	101.775	101.675	101.575
5.000	103.525	103.425	103.325	5.000	103.025	102.925	102.825	5.000	103.025	102.925	102.825	5.000	102.375	102.275	102.175	5.000	101.875	101.775	101.675
5.125	103.681	103.581	103.481	5.125	103.181	103.081	102.981	5.125	103.181	103.081	102.981	5.125	102.171	102.071	101.971	5.125	101.671	101.571	101.471
5.250	104.072	103.972	103.872	5.250	103.572	103.472	103.372	5.250	103.572	103.472	103.372	5.250	102.562	102.462	102.362	5.250	102.062	101.962	101.862
5.375	104.328	104.228	104.128	5.375	104.328	104.228	104.128	5.375	104.328	104.228	104.128	5.375	102.818	102.718	102.618	5.375	102.818	102.718	102.618
5.500	104.623	104.523	104.423	5.500	104.623	104.523	104.423	5.500	104.623	104.523	104.423	5.500	103.113	103.013	102.913	5.500	103.113	103.013	102.913
5.625	104.503	104.403	104.300	5.625	104.503	104.403	104.300	5.625	104.503	104.403	104.300	5.625	102.331	102.231	102.128	5.625	102.331	102.231	102.128
5.750	104.925	104.825	104.725	5.750	104.925	104.825	104.725	5.750	104.925	104.825	104.725	5.750	102.753	102.653	102.553	5.750	102.753	102.653	102.553
5.875	105.208	105.108	105.008	5.875	105.208	105.108	105.008	5.875	105.208	105.108	105.008	5.875	103.036	102.936	102.836	5.875	103.036	102.936	102.836
5.990	105.373	105.273	105.173	5.990	105.373	105.273	105.173	5.990	105.373	105.273	105.173	5.990	103.201	103.101	103.001	5.990	103.201	103.101	103.001
6.000	105.473	105.373	105.273	6.000	105.473	105.373	105.273	6.000	105.473	105.373	105.273	6.000	103.301	103.201	103.101	6.000	103.301	103.201	103.101
6.125	105.353	105.253	105.111	6.125	105.353	105.253	105.111	6.125	105.353	105.253	105.111	6.125	102.181	102.061	101.939	6.125	102.181	102.061	101.939
6.250	105.662	105.543	105.426	6.250	105.662	105.543	105.426	6.250	105.662	105.543	105.426	6.250	102.849	102.730	102.613	6.250	102.849	102.730	102.613
6.375	106.186	106.045	105.896	6.375	106.186	106.045	105.896	6.375	106.186	106.045	105.896	6.375	103.223	103.082	102.933	6.375	103.223	103.082	102.933
6.500	106.842	106.702	106.560	6.500	106.842	106.702	106.560	6.500	106.842	106.702	106.560	6.500	103.729	103.589	103.447	6.500	103.729	103.589	103.447
6.625	107.261	107.123	106.983	6.625	107.261	107.123	106.983	6.625	107.261	107.123	106.983	6.625	103.998	103.860	103.720	6.625	103.998	103.860	103.720
6.750	107.541	107.402	107.265	6.750	107.541	107.402	107.265	6.750	107.541	107.402	107.265	6.750	104.128	103.989	103.852	6.750	104.128	103.989	103.852
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	101.379	101.279	101.179	4.250	101.191	101.091	100.991	4.250	101.566	101.466	101.366	4.250	101.566	101.466	101.366	3.750	100.781	100.681	100.581
4.875	101.930	101.830	101.730	4.375	101.640	101.540	101.440	4.375	102.015	101.915	101.815	4.375	102.015	101.915	101.815	3.875	101.324	101.224	101.124
4.990	101.775	101.675	101.575	4.500	102.065	101.965	101.865	4.500	102.440	102.340	102.240	4.500	102.440	102.340	102.240	3.990	101.560	101.460	101.360
5.000	101.875	101.775	101.675	4.625	102.445	102.345	102.245	4.625	102.820	102.720	102.620	4.625	102.820	102.720	102.620	4.000	101.660	101.560	101.460
5.125	101.671	101.571	101.471	4.750	102.948	102.848	102.748	4.750	103.323	103.223	103.123	4.750	103.323	103.223	103.123	4.125	102.092	101.992	101.892
5.250	102.062	101.962	101.862	4.875	103.307	103.207	103.107	4.875	103.682	103.582	103.482	4.875	103.682	103.582	103.482	4.250	102.447	102.347	102.247
5.375	102.818	102.718	102.618	4.990	103.353	103.253	103.153	4.990	103.478	103.378	103.278	4.990	103.478	103.378	103.278	4.375	102.839	102.739	102.639
5.500	103.113	103.013	102.913	5.000	103.453	103.353	103.253	5.000	103.578	103.478	103.378	5.000	103.578	103.478	103.378	4.500	102.382	102.282	102.182
5.625	102.331	102.231	102.128	5.125	103.624	103.524	103.424	5.125	103.749	103.649	103.549	5.125	103.749	103.649	103.549	4.625	102.832	102.732	102.632
5.750	102.753	102.653	102.553	5.250	103.991	103.891	103.791	5.250	104.116	104.016	103.916	5.250	104.116	104.016	103.916	4.750	103.097	102.997	102.897
5.875	103.036	102.936	102.836	5.375	104.244	104.144	104.044	5.375	104.244	104.144	104.044	5.375	104.244	104.144	104.044	4.875	103.219	103.119	103.019
5.990	103.201	103.101	103.001	5.500	104.477	104.377	104.277	5.500	104.477	104.377	104.277	5.500	104.477	104.377	104.277	4.990	103.006	102.906	102.806
6.000	103.301	103.201	103.101	5.625	104.417	104.317	104.214	5.625	104.417	104.317	104.214	5.625	104.417	104.317	104.214	5.000	103.106	103.006	102.906
6.125	102.181	102.061	101.939	5.750	104.773	104.673	104.573	5.750	104.773	104.673	104.573	5.750	104.773	104.673	104.573	5.125	103.481	103.381	103.281
6.250	102.849	102.730	102.613	5.875	105.160	105.060	104.960	5.875	105.160	105.060	104.960	5.875	105.160	105.060	104.960	5.250	103.705	103.605	103.505
6.375	103.223	103.082	102.933	5.990	105.327	105.227	105.127	5.990	105.327	105.227	105.127	5.990	105.327	105.227	105.127	5.375	103.933	103.833	103.733
6.500	103.729	103.589	103.447	6.000	105.427	105.327	105.227	6.000	105.427	105.327	105.227	6.000	105.427	105.327	105.227	5.500	102.353	102.253	102.153
6.625	103.998	103.860	103.720	6.125	105.013	104.893	104.772	6.125	105.013	104.893	104.772	6.125	105.013	104.893	104.772	5.625	102.701	102.601	102.501
6.750	104.128	103.989	103.852	6.250	105.378	105.258	105.140	6.250	105.378	105.258	105.140	6.250	105.378	105.258	105.140	5.750	102.991	102.891	102.791
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	101.281	101.181	101.081	3.750	101.281	101.181	101.081	3.750	100.220	100.120	100.020	3.750	100.720	100.620	100.520	3.750	100.720	100.620	100.520
3.875	101.574	101.474	101.374	3.875	101.574	101.474	101.374	3.875	100.763	100.663	100.563	3.875	101.013	100.913	100.813	3.875	101.013	100.913	100.813
3.990	101.810	101.710	101.610	3.990	101.810	101.710	101.610	3.990	100.499	100.399	100.299	3.990	100.749	100.649	100.549	3.990	100.749	100.649	100.549
4.000	101.910	101.810	101.710	4.000	101.910	101.810	101.710	4.000	100.599	100.499	100.399	4.000	100.849	100.749	100.649	4.000	100.849	100.749	100.649
4.125	102.342	102.242	102.142	4.125	102.342	102.242	102.142	4.125	101.031	100.931	100.831	4.125	101.281	101.181	101.081	4.125	101.281	101.181	101.081
4.250	102.697	102.597	102.497	4.250	102.697	102.597	102.497	4.250	101.386	101.286	101.186	4.250	101.636	101.536	101.436	4.250	101.636	101.536	101.436
4.375	102.839	102.739	102.639	4.375	102.839	102.739	102.639	4.375	101.778	101.678	101.578	4.375	101.778	101.678	101.578	4.375	101.778	101.678	101.578
4.500	102.382	102.282	102.182	4.500	102.382	102.282	102.182	4.500	100.725	100.625	100.525	4.500	100.725	100.625	100.525	4.500	100.725	100.625	100.525
4.625	102.832	102.732	102.632	4.625	102.832	102.732	102.632	4.625	101.175	101.075	100.975	4.625	101.175	101.075	100.975	4.625	101.175	101.075	100.975
4.750	103.097	102.997	102.897	4.750	103.097	102													



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.:

4/10/2019

45 Day Lock Exp.:

4/25/2019

60 Day Lock Exp.:

5/10/2019

W. Rate Sheet Dated: 3/11/2019

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	102.777	102.677	102.577	4.250	101.240	101.140	101.040	3.750	100.763	100.663	100.563	4.750	101.619	101.519	101.419	3.750	100.204	100.104	100.004
4.875	103.321	103.221	103.121	4.375	101.685	101.585	101.485	3.875	101.301	101.201	101.101	4.875	102.163	102.063	101.963	3.875	100.742	100.642	100.542
4.990	103.412	103.312	103.212	4.500	102.106	102.006	101.906	3.990	101.503	101.403	101.303	4.990	102.254	102.154	102.054	3.990	100.445	100.345	100.245
5.000	103.512	103.412	103.312	4.625	102.513	102.413	102.313	4.000	101.603	101.503	101.403	5.000	102.354	102.254	102.154	4.000	100.545	100.445	100.345
5.125	103.632	103.532	103.432	4.750	103.011	102.911	102.811	4.125	102.032	101.932	101.832	5.125	102.144	102.044	101.944	4.125	100.974	100.874	100.774
5.250	104.019	103.919	103.819	4.875	103.366	103.266	103.166	4.250	102.386	102.286	102.186	5.250	102.531	102.431	102.331	4.250	101.328	101.228	101.128
5.375	104.269	104.169	104.069	4.990	103.410	103.310	103.210	4.375	102.775	102.675	102.575	5.375	102.781	102.681	102.581	4.375	101.717	101.617	101.517
5.500	104.562	104.462	104.362	5.000	103.510	103.410	103.310	4.500	102.375	102.275	102.175	5.500	103.074	102.974	102.874	4.500	100.718	100.618	100.518
5.625	104.518	104.418	104.318	5.125	103.686	103.586	103.486	4.625	102.821	102.721	102.621	5.625	102.336	102.236	102.136	4.625	101.164	101.064	100.964
5.750	104.934	104.834	104.734	5.250	104.020	103.920	103.820	4.750	103.086	102.986	102.886	5.750	102.752	102.652	102.552	4.750	101.429	101.329	101.229
5.875	105.215	105.115	105.015	5.375	104.269	104.169	104.069	4.875	103.206	103.106	103.006	5.875	103.033	102.933	102.833	4.875	101.549	101.449	101.349
5.990	105.377	105.277	105.177	5.500	104.499	104.399	104.299	4.990	103.034	102.934	102.834	5.990	103.195	103.095	102.995	4.990	101.127	101.027	100.927
6.000	105.477	105.377	105.277	5.625	104.452	104.352	104.252	5.000	103.134	103.034	102.934	6.000	103.295	103.195	103.095	5.000	101.227	101.127	101.027
6.125	105.380	105.280	105.180	5.750	104.805	104.705	104.605	5.125	103.506	103.406	103.306	6.125	102.223	102.123	102.023	5.125	101.599	101.499	101.399
6.250	105.687	105.587	105.487	5.875	105.188	105.088	104.988	5.250	103.727	103.627	103.527	6.250	102.874	102.774	102.674	5.250	101.820	101.720	101.620
6.375	106.110	106.010	105.910	5.990	105.355	105.255	105.155	5.375	103.952	103.852	103.752	6.375	103.147	103.047	102.947	5.375	102.045	101.945	101.845
6.500	106.180	106.080	105.980	6.000	105.455	105.355	105.255	5.500	102.337	102.237	102.137	6.500	103.067	102.967	102.867	5.500	100.180	100.080	99.980
6.625	106.658	106.558	106.458	6.125	105.059	104.959	104.859	5.625	102.681	102.581	102.481	6.625	103.395	103.295	103.195	5.625	100.524	100.424	100.324
6.750	106.997	106.897	106.797	6.250	105.423	105.323	105.223	5.750	102.967	102.867	102.767	6.750	103.584	103.484	103.384	5.750	100.810	100.710	100.610

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.:

4/10/2019

45 Day Lock Exp.:

4/25/2019

60 Day Lock Exp.:

5/10/2019

W. Rate Sheet Dated: 3/11/2019

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	98.381	98.256	98.131	
4.125	98.828	98.703	98.578	
4.250	99.271	99.146	99.021	
4.375	99.633	99.508	99.383	
4.500	99.996	99.871	99.746	
4.625	100.377	100.252	100.127	
4.750	100.735	100.610	100.485	
4.875	101.008	100.883	100.758	
5.000	101.306	101.181	101.056	
5.125	101.598	101.473	101.348	
5.250	101.909	101.784	101.659	
5.375	102.193	102.068	101.943	
5.500	102.460	102.335	102.210	

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	99.308	99.183	99.058	
3.875	99.753	99.628	99.503	
4.000	100.209	100.084	99.959	
4.125	100.549	100.424	100.299	
4.250	100.793	100.668	100.543	
4.375	100.910	100.785	100.660	
4.500	101.229	101.104	100.979	
4.625	101.413	101.288	101.163	
4.750	101.696	101.571	101.446	
4.875	102.013	101.888	101.763	
5.000	102.294	102.169	102.044	

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	98.799	98.674	98.549	
3.625	99.269	99.144	99.019	
3.750	99.754	99.629	99.504	
3.875	100.171	100.046	99.921	
4.000	100.558	100.433	100.308	
4.125	100.932	100.807	100.682	
4.250	101.240	101.115	100.990	
4.375	101.493	101.368	101.243	
4.500	101.702	101.577	101.452	
4.625	101.998	101.873	101.748	
4.750	102.235	102.110	101.985	
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 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)