



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.: 4/11/2019

45 Day Lock Exp.: 4/26/2019

60 Day Lock Exp.: 5/13/2019

W. Rate Sheet Dated: 3/12/2019

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	100.607	100.457	100.307	3.750	100.238	100.088	99.938	2.375	95.668	95.518	95.368	3.125	97.423	97.273	97.123
3.875	101.148	100.998	100.848	3.875	100.672	100.522	100.372	2.500	94.743	94.593	94.443	3.250	98.017	97.867	97.717
4.000	101.692	101.542	101.392	4.000	101.069	100.919	100.769	2.625	96.830	96.680	96.530	3.375	98.438	98.288	98.138
4.125	102.228	102.078	101.928	4.125	101.485	101.335	101.185	2.750	98.222	98.072	97.922	3.500	98.800	98.650	98.500
4.250	102.394	102.294	102.184	4.250	101.711	101.611	101.502	2.875	98.715	98.565	98.415	3.625	99.180	99.030	98.880
4.375	102.922	102.822	102.713	4.375	102.110	102.010	101.900	3.000	99.202	99.052	98.902	Margin = 2.250		Index = 2.530	
4.500	103.378	103.278	103.169	4.500	102.468	102.368	102.259	3.125	99.685	99.535	99.385				
4.625	103.811	103.711	103.601	4.625	102.798	102.698	102.589	3.250	99.828	99.678	99.528				
4.750	103.936	103.836	103.736	4.750	102.490	102.390	102.290	3.375	100.313	100.163	100.013				
4.875	103.475	103.375	103.275	4.875	102.888	102.788	102.688	3.500	100.783	100.633	100.483				
5.000	104.076	103.976	103.876	5.000	103.247	103.147	103.047	3.625	101.249	101.099	100.949				
5.125	104.376	104.276	104.176	5.125	103.477	103.377	103.277	3.750	101.119	100.969	100.819				
5.250	103.738	103.638	103.538	5.250	103.060	102.960	102.860	3.875	101.531	101.381	101.231				
5.375	103.931	103.831	103.731	5.375	103.449	103.349	103.249	4.000	101.905	101.755	101.605				
5.500	104.337	104.237	104.137	5.500	103.807	103.707	103.607	4.125	102.299	102.149	101.999				
5.625	104.606	104.506	104.406	5.625	103.887	103.787	103.687	4.250	101.639	101.489	101.339				
5.750	105.049	104.949	104.849	5.750	103.985	103.885	103.785	4.375	102.015	101.865	101.715				
5.875	105.091	104.991	104.891	5.875	104.384	104.284	104.184	4.500	102.351	102.201	102.051				
6.000	105.597	105.497	105.397	6.000	104.743	104.643	104.543	4.625	102.659	102.509	102.359				

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	99.407	99.257	99.107	3.750	99.238	99.088	98.938	2.375	94.668	94.518	94.368	3.125	96.423	96.273	96.123
3.875	99.948	99.798	99.648	3.875	99.672	99.522	99.372	2.500	93.743	93.593	93.443	3.250	97.017	96.867	96.717
4.000	100.492	100.342	100.192	4.000	100.069	99.919	99.769	2.625	95.830	95.680	95.530	3.375	97.438	97.288	97.138
4.125	101.028	100.878	100.728	4.125	100.485	100.335	100.185	2.750	97.222	97.072	96.922	3.500	97.800	97.650	97.500
4.250	101.144	101.044	100.934	4.250	100.711	100.611	100.502	2.875	97.715	97.565	97.415	3.625	98.180	98.030	97.880
4.375	101.672	101.572	101.463	4.375	101.110	101.010	100.900	3.000	98.202	98.052	97.902	Margin = 2.250		Index = 2.530	
4.500	102.128	102.028	101.919	4.500	101.468	101.368	101.259	3.125	98.685	98.535	98.385	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.561	102.461	102.351	4.625	101.798	101.698	101.589	3.250	98.828	98.678	98.528	Rate	30 Day	45 Day	60 Day
4.750	102.686	102.586	102.486	4.750	101.490	101.390	101.290	3.375	99.313	99.163	99.013	4.625	101.411	101.161	100.911
4.875	102.425	102.325	102.225	4.875	101.888	101.788	101.688	3.500	99.783	99.633	99.483	4.750	100.715	100.465	100.215
5.000	102.826	102.726	102.626	5.000	102.247	102.147	102.047	3.625	100.249	100.099	99.949	4.875	101.175	100.925	100.675
5.125	103.296	103.196	103.096	5.125	102.577	102.477	102.377	3.750	100.119	99.969	99.819	5.000	101.576	101.326	101.076
5.250	102.838	102.738	102.638	5.250	102.060	101.960	101.860	3.875	100.531	100.381	100.231	5.125	101.996	101.746	101.496
5.375	103.131	103.031	102.931	5.375	102.449	102.349	102.249	4.000	100.905	100.755	100.605	5.250	101.238	100.988	100.738
5.500	103.487	103.387	103.287	5.500	102.807	102.707	102.607	4.125	101.299	101.149	100.999	5.375	101.631	101.381	101.131
5.625	103.656	103.556	103.456	5.625	102.937	102.837	102.737	4.250	100.639	100.489	100.339	5.500	102.250	102.000	101.750
5.750	103.899	103.799	103.699	5.750	102.985	102.885	102.785	4.375	101.015	100.865	100.715	5.625	102.500	102.250	102.000
5.875	103.941	103.841	103.741	5.875	103.384	103.284	103.184	4.500	101.351	101.201	101.051	5.750	102.500	102.250	102.000
6.000	104.447	104.347	104.247	6.000	103.743	103.643	103.543	4.625	101.659	101.509	101.359	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	100.325	100.075	99.825	4.875	100.168	99.918	99.668
5.125	101.146	100.896	100.646	5.125	100.857	100.607	100.357
5.375	100.781	100.531	100.281	5.375	100.729	100.479	100.229
5.625	101.706	101.456	101.206	5.625	101.417	101.167	100.917
5.875	101.966	101.716	101.466	5.875	101.664	101.414	101.164
6.000	102.472	102.222	101.972	6.000	102.023	101.773	101.523
6.125	102.531	102.281	102.031	6.125	102.352	102.102	101.852
6.250	102.750	102.500	102.250	6.250	103.168	102.918	102.668
Lender paid price cap after comp plan = 100.000							

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.625	98.661	98.411	98.161	
4.750	97.965	97.715	97.465	
4.875	98.425	98.175	97.925	
5.000	98.826	98.576	98.326	
5.125	99.246	98.996	98.746	
5.250	98.488	98.238	97.988	
5.375	98.881	98.631	98.381	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
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.:

4/11/2019

45 Day Lock Exp.:

4/26/2019

60 Day Lock Exp.:

5/13/2019

W. Rate Sheet Dated: 3/12/2019

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	99.389	99.239	99.089	3.750	99.019	98.869	98.719	2.375	92.168	92.018	91.868	3.125	95.74	95.585	95.435
3.875	99.930	99.780	99.630	3.875	99.453	99.303	99.153	2.500	91.243	91.093	90.943	3.250	97.02	96.867	96.717
4.000	100.473	100.323	100.173	4.000	99.850	99.700	99.550	2.625	93.330	93.180	93.030	3.375	97.44	97.288	97.138
4.125	101.009	100.859	100.709	4.125	100.266	100.116	99.966	2.750	96.535	96.385	96.235	3.500	97.80	97.650	97.500
4.250	101.300	101.200	101.091	4.250	100.617	100.517	100.408	2.875	97.027	96.877	96.727	3.625	98.18	98.030	97.880
4.375	101.829	101.729	101.619	4.375	101.016	100.916	100.806	3.000	97.515	97.365	97.215	Margin = 2.250		Index = 2.530	
4.500	102.285	102.185	102.075	4.500	101.375	101.275	101.165	3.125	97.997	97.847	97.697				
4.625	102.717	102.617	102.508	4.625	101.704	101.604	101.495	3.250	98.828	98.678	98.528				
4.750	102.998	102.898	102.798	4.750	101.553	101.453	101.353	3.375	99.313	99.163	99.013				
4.875	102.538	102.438	102.338	4.875	101.951	101.851	101.751	3.500	99.783	99.633	99.483				
5.000	103.139	103.039	102.939	5.000	102.310	102.210	102.110	3.625	100.249	100.099	99.949				
5.125	103.438	103.338	103.238	5.125	102.540	102.440	102.340	3.750	99.900	99.750	99.600				
5.250	102.176	102.076	101.976	5.250	101.498	101.398	101.298	3.875	100.312	100.162	100.012				
5.375	102.368	102.268	102.168	5.375	101.886	101.786	101.686	4.000	100.687	100.537	100.387				
5.500	102.774	102.674	102.574	5.500	102.245	102.145	102.045	4.125	101.080	100.930	100.780				
5.625	103.043	102.943	102.843	5.625	102.325	102.225	102.125	4.250	100.545	100.395	100.245				
5.750	103.174	103.074	102.974	5.750	102.110	102.010	101.910	4.375	100.921	100.771	100.621				
5.875	103.216	103.116	103.016	5.875	102.509	102.409	102.309	4.500	101.258	101.108	100.958				
6.000	103.722	103.622	103.522	6.000	102.868	102.768	102.668	4.625	101.565	101.415	101.265				

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	98.189	98.039	97.889	3.750	98.019	97.869	97.719	2.375	92.918	92.768	92.618	3.125	94.735	94.585	94.435
3.875	98.730	98.580	98.430	3.875	98.453	98.303	98.153	2.500	91.993	91.843	91.693	3.250	96.017	95.867	95.717
4.000	99.273	99.123	98.973	4.000	98.850	98.700	98.550	2.625	94.080	93.930	93.780	3.375	96.438	96.288	96.138
4.125	99.809	99.659	99.509	4.125	99.266	99.116	98.966	2.750	96.316	96.166	96.016	3.500	96.800	96.650	96.500
4.250	100.050	99.950	99.841	4.250	99.617	99.517	99.408	2.875	96.809	96.659	96.509	3.625	97.180	97.030	96.880
4.375	100.579	100.479	100.369	4.375	100.016	99.916	99.806	3.000	97.296	97.146	96.996	Margin = 2.250		Index = 2.530	
4.500	101.035	100.935	100.825	4.500	100.375	100.275	100.165	3.125	97.779	97.629	97.479	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.467	101.367	101.258	4.625	100.704	100.604	100.495	3.250	97.734	97.584	97.434	Rate	30 Day	45 Day	60 Day
4.750	101.748	101.648	101.548	4.750	100.553	100.453	100.353	3.375	98.219	98.069	97.919	4.625	100.317	100.067	99.817
4.875	101.488	101.388	101.288	4.875	100.951	100.851	100.751	3.500	98.690	98.540	98.390	4.750	99.778	99.528	99.278
5.000	101.889	101.789	101.689	5.000	101.310	101.210	101.110	3.625	99.155	99.005	98.855	4.875	100.238	99.988	99.738
5.125	102.358	102.258	102.158	5.125	101.640	101.540	101.440	3.750	98.869	98.719	98.569	5.000	100.639	100.389	100.139
5.250	101.276	101.176	101.076	5.250	100.498	100.398	100.298	3.875	99.281	99.131	98.981	5.125	101.058	100.808	100.558
5.375	101.568	101.468	101.368	5.375	100.886	100.786	100.686	4.000	99.655	99.505	99.355	5.250	99.676	99.426	99.176
5.500	101.924	101.824	101.724	5.500	101.245	101.145	101.045	4.125	100.049	99.899	99.749	5.375	100.068	99.818	99.568
5.625	102.093	101.993	101.893	5.625	101.375	101.275	101.175	4.250	99.077	98.927	98.777	5.500	100.687	100.437	100.187
5.750	102.024	101.924	101.824	5.750	101.110	101.010	100.910	4.375	99.453	99.303	99.153	5.625	100.937	100.687	100.437
5.875	102.066	101.966	101.866	5.875	101.509	101.409	101.309	4.500	99.789	99.639	99.489	5.750	100.625	100.375	100.125
6.000	102.572	102.472	102.372	6.000	101.868	101.768	101.668	4.625	100.096	99.946	99.796	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:	3/12/2019 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	99.388	99.138	98.888	4.875	99.231	98.981	98.731
5.125	100.208	99.958	99.708	5.125	99.920	99.670	99.420
5.375	99.218	98.968	98.718	5.375	99.166	98.916	98.666
5.625	100.143	99.893	99.643	5.625	99.855	99.605	99.355
5.875	100.091	99.841	99.591	5.875	99.789	99.539	99.289
6.000	100.597	100.347	100.097	6.000	100.148	99.898	99.648
6.125	100.656	100.406	100.156	6.125	100.477	100.227	99.977
6.250	99.250	99.000	98.750	6.250	99.668	99.418	99.168
Lender paid price cap after comp plan = 100.000							

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.625	97.567	97.317	97.067	
4.750	97.028	96.778	96.528	
4.875	97.488	97.238	96.988	
5.000	97.889	97.639	97.389	
5.125	98.308	98.058	97.808	
5.250	96.926	96.676	96.426	
5.375	97.318	97.068	96.818	
5.500	97.937	97.687	97.437	
5.625	98.187	97.937	97.687	
5.750	97.875	97.625	97.375	
5.875	98.125	97.875	97.625	

Lock Desk Policy	
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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.: 4/11/2019
45 Day Lock Exp.: 4/26/2019
60 Day Lock Exp.: 5/13/2019

W. Rate Sheet Dated: 3/12/2019

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	101.276	101.176	101.076	4.375	100.441	100.341	100.241	4.375	100.253	100.153	100.053	4.375	100.419	100.319	100.219	4.375	99.584	99.484	99.384				
4.500	101.785	101.685	101.585	4.500	101.000	100.900	100.800	4.500	100.813	100.713	100.613	4.500	100.948	100.848	100.748	4.500	100.163	100.063	99.963				
4.625	102.095	101.995	101.895	4.625	101.342	101.242	101.142	4.625	101.267	101.167	101.067	4.625	101.212	101.112	101.012	4.625	100.459	100.359	100.259				
4.750	102.464	102.364	102.264	4.750	102.158	102.058	101.958	4.750	102.154	102.054	101.954	4.750	102.156	102.056	101.956	4.750	101.210	101.110	101.010				
4.875	102.925	102.825	102.725	4.875	102.678	102.578	102.478	4.875	102.678	102.578	102.478	4.875	102.678	102.578	102.478	4.875	101.774	101.674	101.574				
4.990	103.191	103.091	102.991	4.990	102.983	102.883	102.783	4.990	102.983	102.883	102.783	4.990	102.983	102.883	102.783	4.990	102.196	102.096	101.996				
5.000	103.291	103.191	103.091	5.000	103.083	102.983	102.883	5.000	103.083	102.983	102.883	5.000	103.083	102.983	102.883	5.000	102.296	102.196	102.096				
5.125	103.583	103.483	103.383	5.125	103.408	103.308	103.208	5.125	103.408	103.308	103.208	5.125	103.408	103.308	103.208	5.125	102.424	102.324	102.224				
5.250	103.976	103.876	103.776	5.250	103.904	103.804	103.704	5.250	103.904	103.804	103.704	5.250	103.904	103.804	103.704	5.250	102.822	102.722	102.622				
5.375	104.249	104.149	104.049	5.375	104.219	104.119	104.019	5.375	104.219	104.119	104.019	5.375	104.219	104.119	104.019	5.375	103.012	102.912	102.812				
5.500	104.509	104.409	104.309	5.500	104.506	104.406	104.306	5.500	104.600	104.500	104.400	5.500	104.486	104.386	104.286	5.500	103.483	103.383	103.283				
5.625	104.722	104.622	104.522	5.625	104.743	104.643	104.543	5.625	104.837	104.737	104.637	5.625	104.423	104.323	104.223	5.625	103.823	103.723	103.623				
5.750	105.104	105.004	104.904	5.750	105.337	105.237	105.137	5.750	105.396	105.296	105.196	5.750	105.645	105.545	105.445	5.750	105.645	105.545	105.445				
5.875	105.287	105.187	105.087	5.875	105.689	105.589	105.489	5.875	105.752	105.652	105.552	5.875	105.213	105.113	105.013	5.875	105.213	105.113	105.013				
5.990	105.397	105.297	105.197	5.990	105.875	105.775	105.675	5.990	105.938	105.838	105.738	5.990	105.737	105.637	105.537	5.990	105.737	105.637	105.537				
6.000	105.497	105.397	105.297	6.000	105.975	105.875	105.775	6.000	106.038	105.938	105.838	6.000	106.073	105.973	105.873	6.000	106.073	105.973	105.873				
6.125	105.630	105.530	105.430	6.125	106.247	106.147	106.047	6.125	106.310	106.210	106.110	6.125	106.314	106.214	106.114	6.125	106.314	106.214	106.114				
6.250	105.749	105.649	105.549	6.250	106.451	106.351	106.251	6.250	106.514	106.413	106.313	6.250	106.518	106.418	106.318	6.250	106.518	106.418	106.318				
6.375	105.844	105.744	105.644	6.375	106.503	106.399	106.303	6.375	106.534	106.420	106.334	6.375	106.561	106.447	106.361	6.375	106.561	106.447	106.361				
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	99.396	99.296	99.196	4.625	102.338	102.238	102.138	4.625	101.700	101.600	101.500	4.625	101.638	101.538	101.438	3.375	99.255	99.155	99.055				
4.500	99.976	99.876	99.776	4.750	102.783	102.683	102.583	4.750	101.944	101.844	101.744	4.750	101.882	101.782	101.682	3.500	99.745	99.645	99.545				
4.625	100.384	100.284	100.184	4.875	103.229	103.129	103.029	4.875	102.447	102.347	102.247	4.875	102.384	102.284	102.184	3.625	100.205	100.105	100.005				
4.750	101.206	101.106	101.006	4.990	103.308	103.208	103.108	4.990	102.725	102.625	102.525	4.990	102.662	102.562	102.462	3.750	100.553	100.453	100.353				
4.875	101.774	101.674	101.574	5.000	103.408	103.308	103.208	5.000	102.825	102.725	102.625	5.000	102.762	102.662	102.562	3.875	100.977	100.877	100.777				
4.990	102.196	102.096	101.996	5.125	103.661	103.561	103.461	5.125	103.139	103.039	102.939	5.125	103.077	102.977	102.877	3.990	101.328	101.228	101.128				
5.000	102.296	102.196	102.096	5.250	104.086	103.986	103.886	5.250	103.235	103.135	103.035	5.250	103.173	103.073	102.973	4.000	101.428	101.328	101.228				
5.125	102.242	102.142	102.042	5.375	104.287	104.187	104.087	5.375	103.519	103.419	103.319	5.375	103.457	103.357	103.257	4.125	101.866	101.766	101.666				
5.250	102.894	102.794	102.694	5.500	104.505	104.405	104.305	5.500	103.794	103.694	103.594	5.500	103.732	103.632	103.532	4.250	102.314	102.214	102.114				
5.375	103.042	102.942	102.842	5.625	104.680	104.580	104.480	5.625	104.026	103.926	103.826	5.625	103.870	103.770	103.670	4.375	102.728	102.628	102.528				
5.500	103.486	103.386	103.286	5.750	104.773	104.673	104.573	5.750	104.462	104.362	104.262	5.750	104.243	104.143	104.043	4.500	103.104	103.004	102.904				
5.625	103.423	103.323	103.223	5.875	105.002	104.902	104.802	5.875	104.771	104.671	104.571	5.875	104.553	104.453	104.353	4.625	103.516	103.416	103.316				
5.750	103.645	103.545	103.445	5.990	105.103	105.003	104.903	5.990	104.945	104.845	104.745	5.990	104.726	104.626	104.526	4.750	103.936	103.836	103.736				
5.875	103.213	103.113	103.013	6.000	105.203	105.103	105.003	6.000	105.045	104.945	104.845	6.000	104.826	104.726	104.626	4.875	104.347	104.247	104.147				
5.990	103.573	103.473	103.373	6.125	105.403	105.303	105.203	6.125	105.314	105.214	105.114	6.125	105.095	104.995	104.895	4.990	104.750	104.650	104.550				
6.000	103.673	103.573	103.473	6.250	105.266	105.166	105.066	6.250	105.065	104.965	104.865	6.250	104.846	104.746	104.646	5.000	105.040	104.940	104.840				
6.125	103.914	103.814	103.714	6.375	105.486	105.386	105.286	6.375	105.364	105.264	105.164	6.375	105.145	105.045	104.945	5.125	105.286	105.186	105.086				
6.250	104.138	104.038	103.938	6.500	105.592	105.492	105.392	6.500	105.525	105.425	105.325	6.500	105.306	105.206	105.106	5.250	105.483	105.383	105.283				
6.375	101.961	101.861	101.761	6.625	105.674	105.574	105.474	6.625	105.650	105.550	105.450	6.625	105.432	105.332	105.232	5.375	105.680	105.580	105.480				
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >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	99.396	99.296	99.196	4.625	102.338	102.238	102.138	4.625	101.700	101.600	101.500	4.625	101.638	101.538	101.438	3.375	99.255	99.155	99.055				
4.500	99.976	99.876	99.776	4.750	102.783	102.683	102.583	4.750	101.944	101.844	101.744	4.750	101.882	101.782	101.682	3.500	99.745	99.645	99.545				
4.625	100.384	100.284	100.184	4.875	103.229	103.129	103.029	4.875	102.447	102.347	102.247	4.875	102.384	102.284	102.184	3.625	100.205	100.105	100.005				
4.750	101.206	101.106	101.006	4.990	103.308	103.208	103.108	4.990	102.725	102.625	102.525	4.990	102.662	102.562	102.462	3.750	100.553	100.453	100.353				
4.875	101.774	101.674	101.574	5.000	103.408	103.308	103.208	5.000	102.825	102.725	102.625	5.000	102.762	102.662	102.562	3.875	100.977	100.877	100.777				
4.990	102.196	102.096	101.996	5.125	103.661	103.561	103.461	5.125	103.139	103.039	102.939	5.125	103.077	102.977	102.877	3.990	101.328	101.228	101.128				
5.000	102.296	102.196	102.096	5.250	104.086	103.986	103.886	5.250	103.235	103.135	103.035	5.250	103.173	103.073	102.973	4.000	101.428	101.328	101.228				
5.125	102.242	102.142	102.042	5.375	104.287	104.187	104.087	5.375	103.519	103.419	103.319	5.375	103.457	103.357	103.257	4.125	101.866	101.766	101.666				
5.250	102.894	102.794	102.694	5.500	104.505	104.405	104.305	5.500	103.794	103.694	103.594	5.500	103.732	103.632	103.532	4.250	102.314	102.214	102.114				
5.375	103.042	102.942	102.842	5.625	104.680	104.580	104.480																



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.: 4/11/2019
45 Day Lock Exp.: 4/26/2019
60 Day Lock Exp.: 5/13/2019

W. Rate Sheet Dated: 3/12/2019

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	102.902	102.802	102.702	4.750	102.652	102.552	102.452	4.750	102.652	102.552	102.452	4.750	101.752	101.652	101.552	4.750	101.502	101.402	101.302
4.875	103.447	103.347	103.247	4.875	103.197	103.097	102.997	4.875	103.197	103.097	102.997	4.875	102.297	102.197	102.097	4.875	102.047	101.947	101.847
4.990	103.548	103.448	103.348	4.990	103.048	102.948	102.848	4.990	103.048	102.948	102.848	4.990	102.398	102.298	102.198	4.990	101.898	101.798	101.698
5.000	103.648	103.548	103.448	5.000	103.148	103.048	102.948	5.000	103.148	103.048	102.948	5.000	102.498	102.398	102.298	5.000	101.998	101.898	101.798
5.125	103.829	103.729	103.629	5.125	103.329	103.229	103.129	5.125	103.329	103.229	103.129	5.125	102.598	102.498	102.398	5.125	102.098	101.998	101.898
5.250	104.239	104.139	104.039	5.250	103.739	103.639	103.539	5.250	103.739	103.639	103.539	5.250	102.729	102.629	102.529	5.250	102.229	102.129	102.029
5.375	104.505	104.405	104.305	5.375	104.005	103.905	103.805	5.375	104.005	103.905	103.805	5.375	102.995	102.895	102.795	5.375	102.495	102.395	102.295
5.500	104.807	104.707	104.607	5.500	104.307	104.207	104.107	5.500	104.307	104.207	104.107	5.500	103.297	103.197	103.097	5.500	102.797	102.697	102.597
5.625	104.791	104.691	104.590	5.625	104.291	104.191	104.091	5.625	104.291	104.191	104.091	5.625	103.297	103.197	103.097	5.625	102.797	102.697	102.597
5.750	105.210	105.110	105.003	5.750	104.710	104.610	104.510	5.750	104.710	104.610	104.510	5.750	103.038	102.938	102.831	5.750	102.538	102.431	102.331
5.875	105.490	105.390	105.286	5.875	104.990	104.890	104.786	5.875	104.990	104.890	104.786	5.875	103.318	103.218	103.114	5.875	102.818	102.718	102.614
5.990	105.654	105.554	105.451	5.990	105.054	104.951	104.848	5.990	105.054	104.951	104.848	5.990	103.318	103.218	103.114	5.990	102.818	102.718	102.614
6.000	105.754	105.654	105.551	6.000	105.154	105.051	104.948	6.000	105.154	105.051	104.948	6.000	103.318	103.218	103.114	6.000	102.818	102.718	102.614
6.125	105.696	105.597	105.494	6.125	105.096	104.993	104.890	6.125	105.096	104.993	104.890	6.125	103.318	103.218	103.114	6.125	102.818	102.718	102.614
6.250	106.004	105.885	105.766	6.250	106.004	105.885	105.766	6.250	106.004	105.885	105.766	6.250	103.318	103.218	103.114	6.250	102.818	102.718	102.614
6.375	106.477	106.339	106.227	6.375	106.477	106.339	106.227	6.375	106.477	106.339	106.227	6.375	103.318	103.218	103.114	6.375	102.818	102.718	102.614
6.500	107.130	106.992	106.830	6.500	107.130	106.992	106.830	6.500	107.130	106.992	106.830	6.500	103.318	103.218	103.114	6.500	102.818	102.718	102.614
6.625	107.548	107.410	107.348	6.625	107.548	107.410	107.348	6.625	107.548	107.410	107.348	6.625	103.318	103.218	103.114	6.625	102.818	102.718	102.614
6.750	107.826	107.688	107.626	6.750	107.826	107.688	107.626	6.750	107.826	107.688	107.626	6.750	103.318	103.218	103.114	6.750	102.818	102.718	102.614
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	101.502	101.402	101.302	4.250	101.338	101.238	101.135	4.250	101.713	101.613	101.510	4.250	101.713	101.613	101.510	3.750	100.828	100.728	100.628
4.875	102.047	101.947	101.847	4.375	101.784	101.684	101.584	4.375	102.159	102.059	101.959	4.375	102.159	102.059	101.959	3.875	101.385	101.285	101.185
4.990	101.898	101.798	101.698	4.500	102.227	102.127	102.027	4.500	102.602	102.502	102.402	4.500	102.602	102.502	102.402	3.990	101.624	101.524	101.424
5.000	101.998	101.898	101.798	4.625	102.624	102.524	102.424	4.625	102.999	102.899	102.794	4.625	102.999	102.899	102.794	4.000	101.724	101.624	101.524
5.125	101.819	101.719	101.619	4.750	103.131	103.031	102.929	4.750	103.506	103.406	103.295	4.750	103.506	103.406	103.295	4.125	102.166	102.066	101.966
5.250	102.229	102.129	102.029	4.875	103.511	103.411	103.303	4.875	103.886	103.786	103.678	4.875	103.886	103.786	103.678	4.250	102.528	102.428	102.328
5.375	102.995	102.895	102.795	4.990	103.571	103.471	103.365	4.990	103.956	103.856	103.748	4.990	103.956	103.856	103.748	4.375	102.928	102.828	102.728
5.500	103.297	103.197	103.097	5.000	103.671	103.571	103.465	5.000	103.796	103.696	103.590	5.000	103.796	103.696	103.590	4.500	103.400	103.300	103.200
5.625	103.619	103.519	103.419	5.125	103.879	103.779	103.673	5.125	104.004	103.904	103.795	5.125	104.004	103.904	103.795	4.625	103.804	103.704	103.604
5.750	103.038	102.938	102.831	5.250	104.233	104.133	104.027	5.250	104.358	104.258	104.149	5.250	104.358	104.258	104.149	4.750	104.153	104.053	103.953
5.875	103.318	103.218	103.114	5.375	104.497	104.397	104.292	5.375	104.622	104.522	104.413	5.375	104.622	104.522	104.413	4.875	104.453	104.353	104.253
5.990	103.482	103.382	103.279	5.500	104.740	104.640	104.535	5.500	104.740	104.640	104.535	5.500	104.740	104.640	104.535	4.990	104.707	104.607	104.507
6.000	103.582	103.482	103.379	5.625	104.723	104.623	104.518	5.625	104.723	104.623	104.518	5.625	104.723	104.623	104.518	5.000	104.707	104.607	104.507
6.125	102.524	102.405	102.302	5.750	105.081	104.981	104.873	5.750	105.081	104.981	104.873	5.750	105.081	104.981	104.873	5.125	103.556	103.456	103.356
6.250	103.191	103.072	102.972	5.875	105.463	105.363	105.257	5.875	105.463	105.363	105.257	5.875	105.463	105.363	105.257	5.250	103.768	103.668	103.568
6.375	103.514	103.376	103.314	5.990	105.628	105.528	105.425	5.990	105.628	105.528	105.425	5.990	105.628	105.528	105.425	5.375	103.992	103.892	103.792
6.500	104.017	103.879	103.817	6.000	105.728	105.628	105.525	6.000	105.728	105.628	105.525	6.000	105.728	105.628	105.525	5.500	104.459	104.359	104.259
6.625	104.285	104.147	104.085	6.125	105.376	105.257	105.195	6.125	105.376	105.257	105.195	6.125	105.376	105.257	105.195	5.625	104.797	104.697	104.597
6.750	104.413	104.275	104.213	6.250	105.739	105.620	105.519	6.250	105.739	105.620	105.519	6.250	105.739	105.620	105.519	5.750	105.077	104.977	104.877
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	101.328	101.228	101.128	3.750	101.328	101.228	101.128	3.750	100.267	100.167	100.067	3.750	100.267	100.167	100.067	3.750	100.767	100.667	100.567
3.875	101.635	101.535	101.435	3.875	101.635	101.535	101.435	3.875	100.824	100.724	100.624	3.875	101.074	100.974	100.874	3.875	101.074	100.974	100.874
3.990	101.874	101.774	101.674	3.990	101.874	101.774	101.674	3.990	100.563	100.463	100.363	3.990	100.813	100.713	100.613	3.990	100.813	100.713	100.613
4.000	101.974	101.874	101.774	4.000	101.974	101.874	101.774	4.000	100.663	100.563	100.463	4.000	100.913	100.813	100.713	4.000	100.913	100.813	100.713
4.125	102.416	102.316	102.216	4.125	102.416	102.316	102.216	4.125	101.015	100.915	100.815	4.125	101.355	101.255	101.155	4.125	101.355	101.255	101.155
4.250	102.778	102.678	102.578	4.250	102.778	102.678	102.578	4.250	101.467	101.367	101.267	4.250	101.717	101.617	101.517	4.250	101.717	101.617	101.517
4.375	102.928	102.828	102.728	4.375	102.928	102.828	102.728	4.375	101.867	101.767	101.667	4.375	101.867	101.767	101.667	4.375	101.867	101.767	101.667
4.500	102.410	102.310	102.210	4.500	102.410	102.310	102.210	4.500	100.753	100.653	100.553	4.500	100.753	100.653	100.553	4.500	100.753	100.653	100.553
4.625	102.874	102.774	102.674	4.625	102.874	102.774	102.674	4.625	101.217	101.117	101.017	4.625	101.217	101.117	101.017	4.625	101.217	101.117	101.017
4.750	103.153	103.053	102.953	4.750	103.153	103													



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.:

4/11/2019

45 Day Lock Exp.:

4/26/2019

60 Day Lock Exp.:

5/13/2019

W. Rate Sheet Dated: 3/12/2019

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	102.779	102.679	102.579	4.250	101.191	101.091	100.991	3.750	100.781	100.681	100.581	4.750	101.629	101.529	101.429	3.750	100.220	100.120	100.020
4.875	103.330	103.230	103.130	4.375	101.640	101.540	101.440	3.875	101.324	101.224	101.124	4.875	102.180	102.080	101.980	3.875	100.763	100.663	100.563
4.990	103.425	103.325	103.225	4.500	102.065	101.965	101.865	3.990	101.560	101.460	101.360	4.990	102.275	102.175	102.075	3.990	100.499	100.399	100.299
5.000	103.525	103.425	103.325	4.625	102.445	102.345	102.245	4.000	101.660	101.560	101.460	5.000	102.375	102.275	102.175	4.000	100.599	100.499	100.399
5.125	103.681	103.581	103.481	4.750	102.948	102.848	102.748	4.125	102.092	101.992	101.892	5.125	102.171	102.071	101.971	4.125	101.031	100.931	100.831
5.250	104.072	103.972	103.872	4.875	103.307	103.207	103.107	4.250	102.447	102.347	102.247	5.250	102.562	102.462	102.362	4.250	101.386	101.286	101.186
5.375	104.328	104.228	104.128	4.990	103.353	103.253	103.153	4.375	102.839	102.739	102.639	5.375	102.818	102.718	102.618	4.375	101.778	101.678	101.578
5.500	104.623	104.523	104.423	5.000	103.453	103.353	103.253	4.500	102.382	102.282	102.182	5.500	103.113	103.013	102.913	4.500	100.725	100.625	100.525
5.625	104.503	104.403	104.303	5.125	103.624	103.524	103.424	4.625	102.832	102.732	102.632	5.625	102.331	102.231	102.128	4.625	101.175	101.075	100.975
5.750	104.925	104.825	104.725	5.250	103.991	103.891	103.791	4.750	103.097	102.997	102.897	5.750	102.753	102.653	102.553	4.750	101.440	101.340	101.240
5.875	105.208	105.108	105.008	5.375	104.244	104.144	104.044	4.875	103.219	103.119	103.019	5.875	103.036	102.936	102.836	4.875	101.562	101.462	101.362
5.990	105.373	105.273	105.173	5.500	104.477	104.377	104.277	4.990	103.006	102.906	102.806	5.990	103.201	103.101	103.001	4.990	101.099	100.999	100.899
6.000	105.473	105.373	105.273	5.625	104.417	104.317	104.214	5.000	103.106	103.006	102.906	6.000	103.301	103.201	103.101	5.000	101.199	101.099	100.999
6.125	105.353	105.233	105.111	5.750	104.773	104.673	104.573	5.125	103.481	103.381	103.281	6.125	102.181	102.061	101.939	5.125	101.574	101.474	101.374
6.250	105.662	105.543	105.426	5.875	105.160	105.060	104.960	5.250	103.705	103.605	103.505	6.250	102.849	102.730	102.613	5.250	101.798	101.698	101.598
6.375	106.186	106.045	105.896	5.990	105.327	105.227	105.127	5.375	103.933	103.833	103.733	6.375	103.223	103.082	102.933	5.375	102.026	101.926	101.826
6.500	106.262	106.122	105.980	6.000	105.427	105.327	105.227	5.500	102.353	102.253	102.153	6.500	103.149	103.009	102.867	5.500	100.196	100.096	99.996
6.625	106.741	106.603	106.463	6.125	105.013	104.893	104.772	5.625	102.701	102.601	102.501	6.625	103.478	103.340	103.200	5.625	100.544	100.444	100.344
6.750	107.081	106.942	106.805	6.250	105.378	105.258	105.140	5.750	102.991	102.891	102.791	6.750	103.668	103.529	103.392	5.750	100.834	100.734	100.634

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/11/2019

45 Day Lock Exp.:

4/26/2019

60 Day Lock Exp.:

5/13/2019

W. Rate Sheet Dated: 3/12/2019

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	98.225	98.100	97.975	
4.125	98.683	98.558	98.433	
4.250	99.136	99.011	98.886	
4.375	99.505	99.380	99.255	
4.500	99.876	99.751	99.626	
4.625	100.264	100.139	100.014	
4.750	100.630	100.505	100.380	
4.875	100.911	100.786	100.661	
5.000	101.217	101.092	100.967	
5.125	101.517	101.392	101.267	
5.250	101.832	101.707	101.582	
5.375	102.121	101.996	101.871	
5.500	102.393	102.268	102.143	

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	99.233	99.108	98.983	
3.875	99.679	99.554	99.429	
4.000	100.136	100.011	99.886	
4.125	100.478	100.353	100.228	
4.250	100.726	100.601	100.476	
4.375	100.845	100.720	100.595	
4.500	101.166	101.041	100.916	
4.625	101.353	101.228	101.103	
4.750	101.639	101.514	101.389	
4.875	101.960	101.835	101.710	
5.000	102.243	102.118	101.993	

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	98.737	98.612	98.487	
3.625	99.211	99.086	98.961	
3.750	99.699	99.574	99.449	
3.875	100.120	99.995	99.870	
4.000	100.508	100.383	100.258	
4.125	100.883	100.758	100.633	
4.250	101.194	101.069	100.944	
4.375	101.449	101.324	101.199	
4.500	101.661	101.536	101.411	
4.625	101.953	101.828	101.703	
4.750	102.193	102.068	101.943	
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)