



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/12/2019

45 Day Lock Exp.: 4/29/2019

60 Day Lock Exp.: 5/13/2019

W. Rate Sheet Dated: 3/13/2019

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	100.717	100.567	100.417	3.750	100.347	100.197	100.047	2.375	95.777	95.627	95.477	3.125	97.423	97.273	97.123
3.875	101.258	101.108	100.958	3.875	100.782	100.632	100.482	2.500	94.853	94.703	94.553	3.250	98.017	97.867	97.717
4.000	101.801	101.651	101.501	4.000	101.179	101.029	100.879	2.625	96.939	96.789	96.639	3.375	98.438	98.288	98.138
4.125	102.337	102.187	102.037	4.125	101.595	101.445	101.295	2.750	98.238	98.088	97.938	3.500	98.800	98.650	98.500
4.250	102.425	102.325	102.225	4.250	101.742	101.642	101.542	2.875	98.731	98.581	98.431	3.625	99.180	99.030	98.880
4.375	102.954	102.854	102.754	4.375	102.141	102.041	101.941	3.000	99.218	99.068	98.918	Margin = 2.250		Index = 2.530	
4.500	103.410	103.310	103.210	4.500	102.500	102.400	102.300	3.125	99.700	99.550	99.400				
4.625	103.842	103.742	103.642	4.625	102.829	102.729	102.629	3.250	99.867	99.717	99.567				
4.750	103.967	103.867	103.767	4.750	102.459	102.359	102.259	3.375	100.352	100.202	100.052				
4.875	103.444	103.344	103.244	4.875	102.857	102.757	102.657	3.500	100.823	100.673	100.523				
5.000	104.045	103.945	103.845	5.000	103.216	103.116	103.016	3.625	101.288	101.138	100.988				
5.125	104.344	104.244	104.144	5.125	103.446	103.346	103.246	3.750	101.173	101.023	100.873				
5.250	103.723	103.623	103.523	5.250	103.045	102.945	102.845	3.875	101.585	101.435	101.285				
5.375	103.915	103.815	103.715	5.375	103.433	103.333	103.233	4.000	101.960	101.810	101.660				
5.500	104.321	104.221	104.121	5.500	103.792	103.692	103.592	4.125	102.353	102.203	102.053				
5.625	104.590	104.490	104.390	5.625	103.872	103.772	103.672	4.250	101.682	101.532	101.382				
5.750	105.017	104.917	104.817	5.750	103.954	103.854	103.754	4.375	102.058	101.908	101.758				
5.875	105.059	104.959	104.859	5.875	104.352	104.252	104.152	4.500	102.394	102.244	102.094				
6.000	105.565	105.465	105.365	6.000	104.711	104.611	104.511	4.625	102.702	102.552	102.402				

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	99.517	99.367	99.217	3.750	99.347	99.197	99.047	2.375	94.777	94.627	94.477	3.125	96.423	96.273	96.123
3.875	100.058	99.908	99.758	3.875	99.782	99.632	99.482	2.500	93.853	93.703	93.553	3.250	97.017	96.867	96.717
4.000	100.601	100.451	100.301	4.000	100.179	100.029	99.879	2.625	95.939	95.789	95.639	3.375	97.438	97.288	97.138
4.125	101.137	100.987	100.837	4.125	100.595	100.445	100.295	2.750	97.238	97.088	96.938	3.500	97.800	97.650	97.500
4.250	101.175	101.075	100.975	4.250	100.742	100.642	100.542	2.875	97.731	97.581	97.431	3.625	98.180	98.030	97.880
4.375	101.704	101.604	101.504	4.375	101.141	101.041	100.941	3.000	98.218	98.068	97.918	Margin = 2.250		Index = 2.530	
4.500	102.160	102.060	101.960	4.500	101.500	101.400	101.300	3.125	98.700	98.550	98.400	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.592	102.492	102.392	4.625	101.829	101.729	101.629	3.250	98.867	98.717	98.567	Rate	30 Day	45 Day	60 Day
4.750	102.717	102.617	102.517	4.750	101.459	101.359	101.259	3.375	99.352	99.202	99.052	4.625	101.442	101.192	100.942
4.875	102.394	102.294	102.194	4.875	101.857	101.757	101.657	3.500	99.823	99.673	99.523	4.750	100.684	100.434	100.184
5.000	102.795	102.695	102.595	5.000	102.216	102.116	102.016	3.625	100.288	100.138	99.988	4.875	101.144	100.894	100.644
5.125	103.264	103.164	103.064	5.125	102.546	102.446	102.346	3.750	100.173	100.023	99.873	5.000	101.545	101.295	101.045
5.250	102.823	102.723	102.623	5.250	102.045	101.945	101.845	3.875	100.585	100.435	100.285	5.125	101.964	101.714	101.464
5.375	103.115	103.015	102.915	5.375	102.433	102.333	102.233	4.000	100.960	100.810	100.660	5.250	101.223	100.973	100.723
5.500	103.471	103.371	103.271	5.500	102.792	102.692	102.592	4.125	101.353	101.203	101.053	5.375	101.615	101.365	101.115
5.625	103.640	103.540	103.440	5.625	102.922	102.822	102.722	4.250	100.682	100.532	100.382	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	101.058	100.908	100.758	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	101.394	101.244	101.094	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	101.702	101.552	101.402	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:	3/13/2019	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	100.294	100.044	99.794	4.875	100.137	99.887	99.637
5.125	101.114	100.864	100.614	5.125	100.826	100.576	100.326
5.375	100.765	100.515	100.265	5.375	100.713	100.463	100.213
5.625	101.690	101.440	101.190	5.625	101.402	101.152	100.902
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	103.293	103.043	102.793
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	98.692	98.442	98.192	
4.750	97.934	97.684	97.434	
4.875	98.394	98.144	97.894	
5.000	98.795	98.545	98.295	
5.125	99.214	98.964	98.714	
5.250	98.473	98.223	97.973	
5.375	98.865	98.615	98.365	
5.500	99.250	99.000	98.750	
5.625	99.500	99.250	99.000	
5.750	99.750	99.500	99.250	
5.875	100.000	99.750	99.500	

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



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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/12/2019

45 Day Lock Exp.:

4/29/2019

60 Day Lock Exp.:

5/13/2019

W. Rate Sheet Dated: 3/13/2019

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	99.498	99.348	99.198	3.750	99.128	98.978	98.828	2.375	92.277	92.127	91.977	3.125	95.74	95.585	95.435
3.875	100.039	99.889	99.739	3.875	99.563	99.413	99.263	2.500	91.353	91.203	91.053	3.250	97.02	96.867	96.717
4.000	100.583	100.433	100.283	4.000	99.960	99.810	99.660	2.625	93.439	93.289	93.139	3.375	97.44	97.288	97.138
4.125	101.119	100.969	100.819	4.125	100.376	100.226	100.076	2.750	96.550	96.400	96.250	3.500	97.80	97.650	97.500
4.250	101.331	101.231	101.131	4.250	100.649	100.549	100.449	2.875	97.043	96.893	96.743	3.625	98.18	98.030	97.880
4.375	101.860	101.760	101.660	4.375	101.047	100.947	100.847	3.000	97.530	97.380	97.230	Margin = 2.250		Index = 2.530	
4.500	102.316	102.216	102.116	4.500	101.406	101.306	101.206	3.125	98.013	97.863	97.713				
4.625	102.748	102.648	102.548	4.625	101.736	101.636	101.536	3.250	98.867	98.717	98.567				
4.750	103.030	102.930	102.830	4.750	101.521	101.421	101.321	3.375	99.352	99.202	99.052				
4.875	102.506	102.406	102.306	4.875	101.920	101.820	101.720	3.500	99.823	99.673	99.523				
5.000	103.108	103.008	102.908	5.000	102.279	102.179	102.079	3.625	100.288	100.138	99.988				
5.125	103.407	103.307	103.207	5.125	102.508	102.408	102.308	3.750	99.955	99.805	99.655				
5.250	102.160	102.060	101.960	5.250	101.482	101.382	101.282	3.875	100.367	100.217	100.067				
5.375	102.352	102.252	102.152	5.375	101.870	101.770	101.670	4.000	100.741	100.591	100.441				
5.500	102.758	102.658	102.558	5.500	102.229	102.129	102.029	4.125	101.135	100.985	100.835				
5.625	103.028	102.928	102.828	5.625	102.309	102.209	102.109	4.250	100.588	100.438	100.288				
5.750	103.142	103.042	102.942	5.750	102.079	101.979	101.879	4.375	100.964	100.814	100.664				
5.875	103.184	103.084	102.984	5.875	102.477	102.377	102.277	4.500	101.301	101.151	101.001				
6.000	103.690	103.590	103.490	6.000	102.836	102.736	102.636	4.625	101.608	101.458	101.308				

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	98.298	98.148	97.998	3.750	98.128	97.978	97.828	2.375	93.027	92.877	92.727	3.125	94.735	94.585	94.435
3.875	98.839	98.689	98.539	3.875	98.563	98.413	98.263	2.500	92.103	91.953	91.803	3.250	96.017	95.867	95.717
4.000	99.383	99.233	99.083	4.000	98.960	98.810	98.660	2.625	94.189	94.039	93.889	3.375	96.438	96.288	96.138
4.125	99.919	99.769	99.619	4.125	99.376	99.226	99.076	2.750	96.332	96.182	96.032	3.500	96.800	96.650	96.500
4.250	100.081	99.981	99.881	4.250	99.649	99.549	99.449	2.875	96.824	96.674	96.524	3.625	97.180	97.030	96.880
4.375	100.610	100.510	100.410	4.375	100.047	99.947	99.847	3.000	97.312	97.162	97.012	Margin = 2.250		Index = 2.530	
4.500	101.066	100.966	100.866	4.500	100.406	100.306	100.206	3.125	97.794	97.644	97.494	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.498	101.398	101.298	4.625	100.736	100.636	100.536	3.250	97.773	97.623	97.473	Rate	30 Day	45 Day	60 Day
4.750	101.780	101.680	101.580	4.750	100.521	100.421	100.321	3.375	98.258	98.108	97.958	4.625	100.348	100.098	99.848
4.875	101.456	101.356	101.256	4.875	100.920	100.820	100.720	3.500	98.729	98.579	98.429	4.750	99.746	99.496	99.246
5.000	101.858	101.758	101.658	5.000	101.279	101.179	101.079	3.625	99.194	99.044	98.894	4.875	100.206	99.956	99.706
5.125	102.327	102.227	102.127	5.125	101.608	101.508	101.408	3.750	98.923	98.773	98.623	5.000	100.608	100.358	100.108
5.250	101.260	101.160	101.060	5.250	100.482	100.382	100.282	3.875	99.335	99.185	99.035	5.125	101.027	100.777	100.527
5.375	101.552	101.452	101.352	5.375	100.870	100.770	100.670	4.000	99.710	99.560	99.410	5.250	99.660	99.410	99.160
5.500	101.908	101.808	101.708	5.500	101.229	101.129	101.029	4.125	100.103	99.953	99.803	5.375	100.052	99.802	99.552
5.625	102.078	101.978	101.878	5.625	101.359	101.259	101.159	4.250	99.120	98.970	98.820	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	99.495	99.345	99.195	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	99.832	99.682	99.532	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	100.139	99.989	99.839	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:	3/13/2019 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	99.356	99.106	98.856	4.875	99.200	98.950	98.700
5.125	100.177	99.927	99.677	5.125	99.888	99.638	99.388
5.375	99.202	98.952	98.702	5.375	99.150	98.900	98.650
5.625	100.128	99.878	99.628	5.625	99.839	99.589	99.339
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	99.793	99.543	99.293
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	97.598	97.348	97.098	
4.750	96.996	96.746	96.496	
4.875	97.456	97.206	96.956	
5.000	97.858	97.608	97.358	
5.125	98.277	98.027	97.777	
5.250	96.910	96.660	96.410	
5.375	97.302	97.052	96.802	
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.: 4/12/2019
45 Day Lock Exp.: 4/29/2019
60 Day Lock Exp.: 5/13/2019

W. Rate Sheet Dated: 3/13/2019

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	101.454	101.354	101.254	4.375	100.554	100.454	100.354	4.375	100.367	100.267	100.167	4.375	100.596	100.496	100.396	4.375	99.696	99.596	99.496
4.500	101.953	101.853	101.753	4.500	101.106	101.006	100.906	4.500	100.918	100.818	100.718	4.500	101.116	101.016	100.916	4.500	100.269	100.169	100.069
4.625	102.259	102.159	102.059	4.625	101.444	101.344	101.244	4.625	101.357	101.257	101.157	4.625	101.379	101.279	101.179	4.625	100.564	100.464	100.364
4.750	102.587	102.487	102.387	4.750	102.234	102.134	102.034	4.750	102.230	102.130	102.030	4.750	101.639	101.539	101.439	4.750	101.286	101.186	101.086
4.875	103.043	102.943	102.843	4.875	102.748	102.648	102.548	4.875	102.748	102.648	102.548	4.875	102.137	102.037	101.937	4.875	101.842	101.742	101.642
4.990	103.304	103.204	103.104	4.990	103.051	102.951	102.851	4.990	103.051	102.951	102.851	4.990	102.517	102.417	102.317	4.990	102.264	102.164	102.064
5.000	103.404	103.304	103.204	5.000	103.151	103.051	102.951	5.000	103.151	103.051	102.951	5.000	102.617	102.517	102.417	5.000	102.364	102.264	102.164
5.125	103.695	103.595	103.495	5.125	103.473	103.373	103.273	5.125	103.473	103.373	103.273	5.125	102.929	102.829	102.729	5.125	102.307	102.207	102.107
5.250	104.131	104.031	103.931	5.250	103.934	103.834	103.734	5.250	104.024	103.924	103.824	5.250	103.005	102.905	102.805	5.250	102.808	102.708	102.608
5.375	104.402	104.302	104.202	5.375	104.246	104.146	104.046	5.375	104.340	104.240	104.140	5.375	103.193	103.093	102.993	5.375	103.037	102.937	102.837
5.500	104.658	104.558	104.458	5.500	104.530	104.430	104.330	5.500	104.624	104.524	104.424	5.500	103.633	103.533	103.433	5.500	103.505	103.405	103.305
5.625	104.873	104.773	104.673	5.625	104.765	104.665	104.565	5.625	104.859	104.759	104.659	5.625	103.731	103.631	103.531	5.625	103.663	103.563	103.463
5.750	105.164	105.064	104.964	5.750	105.257	105.157	105.057	5.750	105.316	105.216	105.116	5.750	103.788	103.688	103.588	5.750	103.788	103.688	103.588
5.875	105.347	105.247	105.147	5.875	105.607	105.507	105.407	5.875	105.670	105.570	105.470	5.875	103.770	103.670	103.570	5.875	103.770	103.670	103.570
5.990	105.456	105.356	105.256	5.990	105.792	105.692	105.592	5.990	105.854	105.754	105.654	5.990	103.628	103.528	103.428	5.990	103.628	103.528	103.428
6.000	105.556	105.456	105.356	6.000	105.892	105.792	105.692	6.000	105.954	105.854	105.754	6.000	103.728	103.628	103.528	6.000	103.728	103.628	103.528
6.125	105.686	105.586	105.486	6.125	106.163	106.063	105.963	6.125	106.225	106.125	106.025	6.125	103.968	103.868	103.768	6.125	103.968	103.868	103.768
6.250	105.804	105.704	105.604	6.250	106.365	106.265	106.165	6.250	106.428	106.328	106.228	6.250	104.190	104.090	103.990	6.250	104.190	104.090	103.990
6.375	105.758	105.644	105.558	6.375	106.416	106.302	106.216	6.375	106.447	106.333	106.247	6.375	101.873	101.759	101.673	6.375	101.873	101.759	101.673

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	99.509	99.409	99.309	4.625	102.410	102.310	102.210	4.625	101.761	101.661	101.561	4.625	101.699	101.499	101.499	3.375	99.428	99.328	99.228
4.500	100.081	99.981	99.881	4.750	102.848	102.748	102.648	4.750	101.978	101.878	101.778	4.750	101.916	101.716	101.716	3.500	99.922	99.822	99.722
4.625	100.477	100.377	100.277	4.875	103.290	103.190	103.090	4.875	102.475	102.375	102.275	4.875	102.412	102.212	102.212	3.625	100.366	100.266	100.166
4.750	101.282	101.182	101.082	4.990	103.369	103.269	103.169	4.990	102.752	102.652	102.552	4.990	102.690	102.490	102.490	3.750	100.701	100.601	100.501
4.875	101.842	101.742	101.642	5.000	103.469	103.369	103.269	5.000	102.852	102.752	102.652	5.000	102.790	102.590	102.590	3.875	101.111	101.011	100.911
4.990	102.264	102.164	102.064	5.125	103.768	103.668	103.568	5.125	103.153	103.053	102.953	5.125	103.091	102.891	102.891	3.990	101.455	101.355	101.255
5.000	102.364	102.264	102.164	5.250	104.220	104.120	104.020	5.250	103.243	103.143	103.043	5.250	103.087	102.887	102.887	4.000	101.555	101.455	101.355
5.125	102.307	102.207	102.107	5.375	104.419	104.319	104.219	5.375	103.525	103.425	103.325	5.375	103.369	103.169	103.169	4.125	101.985	101.885	101.785
5.250	102.898	102.798	102.698	5.500	104.636	104.536	104.436	5.500	103.798	103.698	103.598	5.500	103.642	103.442	103.442	4.250	102.408	102.308	102.208
5.375	103.131	103.031	102.931	5.625	104.807	104.707	104.607	5.625	104.028	103.928	103.828	5.625	103.872	103.672	103.672	4.375	102.817	102.717	102.617
5.500	103.599	103.499	103.399	5.750	104.812	104.712	104.612	5.750	104.361	104.261	104.161	5.750	104.142	103.942	103.942	4.500	103.192	103.092	102.992
5.625	103.557	103.457	103.357	5.875	105.040	104.940	104.840	5.875	104.669	104.569	104.469	5.875	104.450	104.250	104.250	4.625	103.040	102.940	102.840
5.750	103.788	103.688	103.588	5.990	105.140	105.040	104.940	5.990	104.841	104.741	104.641	5.990	104.622	104.422	104.422	4.750	103.248	103.148	103.048
5.875	103.270	103.170	103.070	6.000	105.240	105.140	105.040	6.000	104.941	104.841	104.741	6.000	104.722	104.522	104.522	4.875	103.487	103.387	103.287
5.990	103.628	103.528	103.428	6.125	105.439	105.339	105.239	6.125	105.210	105.110	105.010	6.125	104.991	104.791	104.791	4.990	103.541	103.441	103.341
6.000	103.728	103.628	103.528	6.250	105.161	105.047	104.961	6.250	104.959	104.845	104.759	6.250	104.740	104.540	104.540	5.000	103.641	103.541	103.441
6.125	103.968	103.868	103.768	6.375	105.381	105.267	105.181	6.375	105.257	105.143	105.057	6.375	105.038	104.838	104.838	5.125	103.417	103.317	103.217
6.250	104.190	104.090	103.990	6.500	105.487	105.373	105.287	6.500	105.417	105.303	105.217	6.500	105.198	104.998	104.998	5.250	103.613	103.513	103.413
6.375	101.873	101.759	101.673	6.625	105.564	105.450	105.364	6.625	105.541	105.427	105.341	6.625	105.322	105.122	105.122	5.375	103.809	103.709	103.609

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	99.509	99.409	99.309	4.625	102.410	102.310	102.210	4.625	101.761	101.661	101.561	4.625	101.699	101.499	101.499	3.375	99.428	99.328	99.228	3.375	99.230	99.030	99.030
4.500	100.081	99.981	99.881	4.750	102.848	102.748	102.648	4.750	101.978	101.878	101.778	4.750	101.916	101.716	101.716	3.500	99.922	99.822	99.722	3.500	99.234	99.514	99.514
4.625	100.477	100.377	100.277	4.875	103.290	103.190	103.090	4.875	102.475	102.375	102.275	4.875	102.412	102.212	102.212	3.625	100.366	100.266	100.166	3.625	100.558	99.958	99.958
4.750	101.282	101.182	101.082	4.990	103.369	103.269	103.169	4.990	102.752	102.652	102.552	4.990	102.690	102.490	102.490	3.750	100.701	100.601	100.501	3.750	100.982	100.782	100.782
4.875	101.842	101.742	101.642	5.000	103.469	103.369	103.269	5.000	102.852	102.752	102.652	5.000	102.790	102.590	102.590	3.875	101.111	101.011	100.911	3.875	101.179	100.979	100.979
4.990	102.264	102.164	102.064	5.125	103.768	103.668	103.568	5.125	103.153	103.053	102.953	5.125	103.091	102.891	102.891	3.990	101.455	101.355	101.255	3.990	101.377	101.177	101.177
5.000	102.364	102.264	102.164	5.250	104.220	104.120	104.020	5.250	103.243	103.143	103.043	5.250	103.087	102.887	102.887	4.000	101.555	101.455	101.355	4.000	101.477	101.277	101.277
5.125	102.367	102.207	102.107	5.375	104.419	104.319	104.219	5.375	103.525	103.425	103.325	5.375	103.369	103.169	103.169	4.125	101.985	101.885	101.785	4.125	101.809	101.609	101.609
5.250	102.898	102.798	102.698	5.500	104.636	104.536	104.436	5.500	103.798	103.698	103.598	5.500	103.642	103.442	103.442	4.250	102.408	102.308	102.208	4.250	102.232	102.032	102.032
5.375	103.039	102.939	102.839	5.625	104.836	104.736	104.636	5.625	104.017	103.917	103.817	5.625	103.887	103.687	103.687	4.375	102.842	102.742	102.642	4.375	102.442	102.242	102.242
5.500	103.599	103.499	103.399	5.750	105.132	105.032	104.932	5.750	104.612	104.512	104.412	5.750	104.442	104.242	104.242	4.500	103.192	103.092	102.992	4.500	103.017	102.817	102.817
5.625	103.557	103.457	103.357	5.875	105.040	104.940	104.840	5.875	104.669	104.569	104.469	5.875	104.450	104.250	104.250	4.625	103.040	102.940	102.840	4.625	102.605	102.405	102.405
5.750	103.788	103.688	103.588	5.990	105.140	105.040	104.940	5.990	104.841	104.741	104.641	5.990	104.622	104.422	104.422	4.750	103.248	103.148	103.048	4.750	102.843	102.643	102.643
5.875	103.270	103.170	103.070	6.000	105.240	105.140	105.040	6.000	104.941	104.841	104.741	6.000	104.722	104.522	104.522	4.875	103.487	103.387	103.287	4.875	103.082	102.882	102.882
5.990	103.628	103.528	103.428	6.125	105.439	105.339	105.239	6.125	105.210	105.110	105.010	6.125	104.991	104.791	104.791	4.990	103.541	103.441	103.341	4.990	103.135	102.935	102.935
6.000	103.728	103.628	103.528	6.250	105.161	105.047	104.961	6.250	104.959	104.845	104.759	6.250	104.740	104.540	104.540	5.000	103.641	103.541	103.441	5.000	103.235	103.035	103.035
6.125	103.968	103.868	103.768	6.375	105.381	105.267	105.181	6.375	105.257	105.143	105.057	6.375	105.038	104.838	104.838	5.125	103.417	103.317	103.217	5.125	102.700	102.500	102.500
6.250	104.190	104.090	103.990	6.500	105.487	105.373	105.287	6.500	105.417	105.303	105.217	6.500	105.198	104.998	104.998	5.250	103.613	103.513	103.413	5.250	102.896	102.696	102.696
6.375	101.873	101.759	101.673	6.625	105.564	105.450	105.364	6.625	105.541	105.427	105.341	6.625	105.322	105.122	105.122	5.375	103.809	103.709	103.609	5.375	103.091	102.891	102.891



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.: 4/12/2019
45 Day Lock Exp.: 4/29/2019
60 Day Lock Exp.: 5/13/2019

W. Rate Sheet Dated: 3/13/2019

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	103.037	102.937	102.837	4.750	102.787	102.687	102.587	4.750	102.787	102.687	102.587	4.750	101.857	101.757	101.657	4.750	101.607	101.507	101.407
4.875	103.540	103.440	103.340	4.875	103.290	103.190	103.090	4.875	103.290	103.190	103.090	4.875	102.360	102.260	102.160	4.875	102.110	102.010	101.910
4.990	103.625	103.525	103.425	4.990	103.125	103.025	102.925	4.990	103.125	103.025	102.925	4.990	102.445	102.345	102.245	4.990	101.945	101.845	101.745
5.000	103.725	103.625	103.525	5.000	103.225	103.125	103.025	5.000	103.225	103.125	103.025	5.000	102.545	102.445	102.345	5.000	102.045	101.945	101.845
5.125	103.904	103.804	103.699	5.125	103.404	103.304	103.199	5.125	103.404	103.304	103.199	5.125	102.343	102.243	102.143	5.125	101.843	101.743	101.643
5.250	104.307	104.207	104.104	5.250	103.807	103.707	103.607	5.250	103.807	103.707	103.607	5.250	102.746	102.646	102.546	5.250	102.246	102.146	102.046
5.375	104.572	104.472	104.313	5.375	104.072	104.472	104.313	5.375	104.072	104.472	104.313	5.375	103.011	102.911	102.752	5.375	103.011	102.911	102.752
5.500	104.872	104.772	104.613	5.500	104.872	104.772	104.613	5.500	104.872	104.772	104.613	5.500	103.311	103.211	103.052	5.500	103.311	103.211	103.052
5.625	104.752	104.640	104.517	5.625	104.752	104.640	104.517	5.625	104.752	104.640	104.517	5.625	102.486	102.374	102.251	5.625	102.486	102.374	102.251
5.750	105.170	105.058	104.938	5.750	105.170	105.058	104.938	5.750	105.170	105.058	104.938	5.750	102.904	102.792	102.672	5.750	102.904	102.792	102.672
5.875	105.448	105.335	105.216	5.875	105.448	105.335	105.216	5.875	105.448	105.335	105.216	5.875	103.182	103.069	102.950	5.875	103.182	103.069	102.950
5.990	105.610	105.497	105.379	5.990	105.610	105.497	105.379	5.990	105.610	105.497	105.379	5.990	103.344	103.231	103.113	5.990	103.344	103.231	103.113
6.000	105.710	105.597	105.479	6.000	105.710	105.597	105.479	6.000	105.710	105.597	105.479	6.000	103.444	103.331	103.213	6.000	103.444	103.331	103.213
6.125	105.681	105.566	105.198	6.125	105.681	105.566	105.198	6.125	105.681	105.566	105.198	6.125	103.399	103.264	103.1916	6.125	103.399	103.264	103.1916
6.250	105.974	105.839	105.493	6.250	105.974	105.839	105.493	6.250	105.974	105.839	105.493	6.250	103.161	103.026	102.680	6.250	103.161	103.026	102.680
6.375	106.300	106.143	106.100	6.375	106.300	106.143	106.100	6.375	106.300	106.143	106.100	6.375	103.337	103.180	103.137	6.375	103.337	103.180	103.137
6.500	107.047	106.890	106.847	6.500	107.047	106.890	106.847	6.500	107.047	106.890	106.847	6.500	103.934	103.777	103.734	6.500	103.934	103.777	103.734
6.625	107.462	107.306	107.262	6.625	107.462	107.306	107.262	6.625	107.462	107.306	107.262	6.625	104.199	104.043	103.999	6.625	104.199	104.043	103.999
6.750	107.738	107.582	107.538	6.750	107.738	107.582	107.538	6.750	107.738	107.582	107.538	6.750	104.325	104.169	104.125	6.750	104.325	104.169	104.125
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	101.607	101.507	101.407	4.250	101.477	101.377	101.261	4.250	101.852	101.752	101.636	4.250	101.852	101.752	101.636	3.750	100.899	100.799	100.699
4.875	102.110	102.010	101.910	4.375	101.922	101.822	101.707	4.375	102.297	102.197	102.082	4.375	102.297	102.197	102.082	3.875	101.424	101.324	101.224
4.990	101.945	101.845	101.745	4.500	102.359	102.259	102.147	4.500	102.734	102.634	102.522	4.500	102.734	102.634	102.522	3.990	101.657	101.557	101.457
5.000	102.045	101.945	101.845	4.625	102.682	102.582	102.471	4.625	103.057	102.957	102.846	4.625	103.057	102.957	102.846	4.000	101.757	101.657	101.557
5.125	101.843	101.743	101.578	4.750	103.184	103.084	102.977	4.750	103.559	103.459	103.352	4.750	103.559	103.459	103.352	4.125	102.193	102.093	101.993
5.250	102.246	102.146	101.984	4.875	103.560	103.460	103.353	4.875	103.935	103.835	103.728	4.875	103.935	103.835	103.728	4.250	102.593	102.493	102.393
5.375	103.011	102.911	102.752	4.990	103.621	103.521	103.418	4.990	103.746	103.646	103.543	4.990	103.746	103.646	103.543	4.375	102.952	102.852	102.752
5.500	103.311	103.211	103.052	5.000	103.721	103.621	103.518	5.000	103.846	103.746	103.643	5.000	103.846	103.746	103.643	4.500	103.437	103.337	103.237
5.625	102.486	102.374	102.251	5.125	103.867	103.767	103.539	5.125	103.992	103.892	103.664	5.125	103.992	103.892	103.664	4.625	103.898	103.798	103.698
5.750	102.904	102.792	102.672	5.250	104.249	104.149	103.923	5.250	104.374	104.274	104.048	5.250	104.374	104.274	104.048	4.750	104.166	104.066	103.966
5.875	103.182	103.069	102.950	5.375	104.510	104.410	104.187	5.375	104.510	104.410	104.187	5.375	104.510	104.410	104.187	4.875	104.320	104.220	104.120
5.990	103.344	103.231	103.113	5.500	104.753	104.653	104.430	5.500	104.753	104.653	104.430	5.500	104.753	104.653	104.430	4.990	104.502	104.402	104.302
6.000	103.444	103.331	103.213	5.625	104.858	104.758	104.535	5.625	104.858	104.758	104.535	5.625	104.858	104.758	104.535	5.000	104.602	104.502	104.402
6.125	103.399	103.264	103.196	5.750	104.874	104.762	104.641	5.750	104.874	104.762	104.641	5.750	104.874	104.762	104.641	5.125	104.529	104.429	104.329
6.250	103.161	103.026	102.680	5.875	105.252	105.139	105.021	5.875	105.252	105.139	105.021	5.875	105.252	105.139	105.021	5.250	104.743	104.643	104.543
6.375	103.337	103.180	103.137	5.990	105.417	105.305	105.186	5.990	105.417	105.305	105.186	5.990	105.417	105.305	105.186	5.375	104.965	104.865	104.765
6.500	103.934	103.777	103.734	6.000	105.517	105.405	105.286	6.000	105.517	105.405	105.286	6.000	105.517	105.405	105.286	5.500	105.286	105.186	105.086
6.625	104.199	104.043	103.999	6.125	105.341	105.206	104.857	6.125	105.341	105.206	104.857	6.125	105.341	105.206	104.857	5.625	105.768	105.668	105.568
6.750	104.325	104.169	104.125	6.250	105.701	105.566	105.219	6.250	105.701	105.566	105.219	6.250	105.701	105.566	105.219	5.750	106.044	105.944	105.844
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	101.399	101.299	101.199	3.750	101.399	101.299	101.199	3.750	100.277	100.177	100.077	3.750	100.777	100.677	100.577	3.750	100.777	100.677	100.577
3.875	101.674	101.574	101.474	3.875	101.674	101.574	101.474	3.875	100.802	100.702	100.602	3.875	101.052	100.952	100.852	3.875	101.052	100.952	100.852
3.990	101.907	101.807	101.707	3.990	101.907	101.807	101.707	3.990	100.536	100.436	100.336	3.990	100.786	100.686	100.586	3.990	100.786	100.686	100.586
4.000	102.007	101.907	101.807	4.000	102.007	101.907	101.807	4.000	100.636	100.536	100.436	4.000	100.886	100.786	100.686	4.000	100.886	100.786	100.686
4.125	102.443	102.343	102.243	4.125	102.443	102.343	102.243	4.125	101.072	100.972	100.872	4.125	101.322	101.222	101.122	4.125	101.322	101.222	101.122
4.250	102.803	102.703	102.603	4.250	102.803	102.703	102.603	4.250	101.432	101.332	101.232	4.250	101.682	101.582	101.482	4.250	101.682	101.582	101.482
4.375	102.952	102.852	102.752	4.375	102.952	102.852	102.752	4.375	101.831	101.731	101.631	4.375	101.831	101.731	101.631	4.375	101.831	101.731	101.631
4.500	102.437	102.337	102.237	4.500	102.437	102.337	102.237	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	102.898	102.798	102.698	4.625	102.898	102.798	102.698	4.625	101.179	101.079	100.979	4.625	101.179	101.079	100.979	4.625	101.179	101.079	100.979
4.750	103.166	103.066	102.966	4.750	103.166	1													



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.:

4/12/2019

45 Day Lock Exp.:

4/29/2019

60 Day Lock Exp.:

5/13/2019

W. Rate Sheet Dated: 3/13/2019

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	102.902	102.802	102.702	4.250	101.338	101.238	101.135	3.750	100.828	100.728	100.628	4.750	101.752	101.652	101.552	3.750	100.267	100.167	100.067
4.875	103.447	103.347	103.247	4.375	101.784	101.684	101.584	3.875	101.385	101.285	101.185	4.875	102.297	102.197	102.097	3.875	100.824	100.724	100.624
4.990	103.548	103.448	103.348	4.500	102.227	102.127	102.027	3.990	101.624	101.524	101.424	4.990	102.398	102.298	102.198	3.990	100.563	100.463	100.363
5.000	103.648	103.548	103.448	4.625	102.624	102.524	102.409	4.000	101.724	101.624	101.524	5.000	102.498	102.398	102.298	4.000	100.663	100.563	100.463
5.125	103.829	103.729	103.629	4.750	103.131	103.031	102.920	4.125	102.166	102.066	101.966	5.125	102.319	102.219	102.119	4.125	101.105	101.005	100.905
5.250	104.239	104.139	104.039	4.875	103.511	103.411	103.303	4.250	102.528	102.428	102.328	5.250	102.729	102.629	102.529	4.250	101.467	101.367	101.267
5.375	104.505	104.405	104.305	4.990	103.571	103.471	103.365	4.375	102.928	102.828	102.728	5.375	102.995	102.895	102.795	4.375	101.867	101.767	101.667
5.500	104.807	104.707	104.607	5.000	103.671	103.571	103.465	4.500	102.410	102.310	102.210	5.500	103.297	103.197	103.097	4.500	100.753	100.653	100.553
5.625	104.791	104.691	104.580	5.125	103.879	103.779	103.620	4.625	102.874	102.774	102.674	5.625	102.619	102.519	102.408	4.625	101.217	101.117	101.017
5.750	105.210	105.110	105.003	5.250	104.233	104.133	103.977	4.750	103.153	103.053	102.953	5.750	103.038	102.938	102.831	4.750	101.496	101.396	101.296
5.875	105.490	105.390	105.286	5.375	104.497	104.397	104.242	4.875	103.279	103.179	103.079	5.875	103.318	103.218	103.114	4.875	101.622	101.522	101.422
5.990	105.654	105.554	105.451	5.500	104.740	104.640	104.486	4.990	103.076	102.976	102.876	5.990	103.482	103.382	103.279	4.990	101.169	101.069	100.969
6.000	105.754	105.654	105.551	5.625	104.723	104.623	104.511	5.000	103.176	103.076	102.976	6.000	103.582	103.482	103.379	5.000	101.269	101.169	101.069
6.125	105.696	105.577	105.274	5.750	105.081	104.981	104.873	5.125	103.556	103.456	103.356	6.125	102.524	102.405	102.102	5.125	101.649	101.549	101.449
6.250	106.004	105.885	105.585	5.875	105.463	105.363	105.257	5.250	103.768	103.668	103.568	6.250	103.191	103.072	102.772	5.250	101.861	101.761	101.661
6.375	106.477	106.339	106.277	5.990	105.628	105.528	105.425	5.375	103.992	103.892	103.792	6.375	103.514	103.376	103.314	5.375	102.085	101.985	101.885
6.500	106.550	106.412	106.350	6.000	105.728	105.628	105.525	5.500	102.459	102.359	102.259	6.500	103.437	103.299	103.237	5.500	100.302	100.202	100.102
6.625	107.028	106.890	106.828	6.125	105.376	105.257	104.955	5.625	102.797	102.697	102.597	6.625	103.765	103.627	103.565	5.625	100.640	100.540	100.440
6.750	107.366	107.228	107.166	6.250	105.739	105.620	105.319	5.750	103.077	102.977	102.877	6.750	103.953	103.815	103.753	5.750	100.920	100.820	100.720

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.:

4/12/2019

45 Day Lock Exp.:

4/29/2019

60 Day Lock Exp.:

5/13/2019

W. Rate Sheet Dated: 3/13/2019

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)