



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.: 4/15/2019

45 Day Lock Exp.: 4/29/2019

60 Day Lock Exp.: 5/13/2019

W. Rate Sheet Dated: 3/14/2019

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	100.701	100.551	100.401	3.750	100.331	100.181	100.031	2.375	95.476	95.326	95.176	3.125	97.423	97.273	97.123
3.875	101.242	101.092	100.942	3.875	100.766	100.616	100.466	2.500	94.552	94.402	94.252	3.250	98.017	97.867	97.717
4.000	101.786	101.636	101.486	4.000	101.163	101.013	100.863	2.625	96.639	96.489	96.339	3.375	98.438	98.288	98.138
4.125	102.322	102.172	102.022	4.125	101.579	101.429	101.279	2.750	98.289	98.139	97.989	3.500	98.800	98.650	98.500
4.250	102.378	102.278	102.153	4.250	101.696	101.596	101.471	2.875	98.781	98.631	98.481	3.625	99.180	99.030	98.880
4.375	102.907	102.807	102.682	4.375	102.094	101.994	101.869	3.000	99.269	99.119	98.969	Margin = 2.250		Index = 2.530	
4.500	103.363	103.263	103.138	4.500	102.453	102.353	102.228	3.125	99.751	99.601	99.451				
4.625	103.795	103.695	103.570	4.625	102.783	102.683	102.558	3.250	99.871	99.721	99.571				
4.750	103.920	103.820	103.720	4.750	102.490	102.390	102.290	3.375	100.356	100.206	100.056				
4.875	103.475	103.375	103.275	4.875	102.888	102.788	102.688	3.500	100.826	100.676	100.526				
5.000	104.076	103.976	103.876	5.000	103.247	103.147	103.047	3.625	101.292	101.142	100.992				
5.125	104.376	104.276	104.176	5.125	103.477	103.377	103.277	3.750	101.201	101.051	100.901				
5.250	103.754	103.654	103.554	5.250	103.076	102.976	102.876	3.875	101.613	101.463	101.313				
5.375	103.946	103.846	103.746	5.375	103.464	103.364	103.264	4.000	101.987	101.837	101.687				
5.500	104.352	104.252	104.152	5.500	103.823	103.723	103.623	4.125	102.381	102.231	102.081				
5.625	104.621	104.521	104.421	5.625	103.903	103.803	103.703	4.250	101.663	101.513	101.363				
5.750	104.924	104.824	104.724	5.750	103.985	103.885	103.785	4.375	102.038	101.888	101.738				
5.875	104.966	104.866	104.766	5.875	104.384	104.284	104.184	4.500	102.375	102.225	102.075				
6.000	105.472	105.372	105.272	6.000	104.743	104.643	104.543	4.625	102.682	102.532	102.382				

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	99.501	99.351	99.201	3.750	99.331	99.181	99.031	2.375	94.476	94.326	94.176	3.125	96.423	96.273	96.123
3.875	100.042	99.892	99.742	3.875	99.766	99.616	99.466	2.500	93.552	93.402	93.252	3.250	97.017	96.867	96.717
4.000	100.586	100.436	100.286	4.000	100.163	100.013	99.863	2.625	95.639	95.489	95.339	3.375	97.438	97.288	97.138
4.125	101.122	100.972	100.822	4.125	100.579	100.429	100.279	2.750	97.289	97.139	96.989	3.500	97.800	97.650	97.500
4.250	101.128	101.028	100.903	4.250	100.696	100.596	100.471	2.875	97.781	97.631	97.481	3.625	98.180	98.030	97.880
4.375	101.657	101.557	101.432	4.375	101.094	100.994	100.869	3.000	98.269	98.119	97.969	Margin = 2.250		Index = 2.530	
4.500	102.113	102.013	101.888	4.500	101.453	101.353	101.228	3.125	98.751	98.601	98.451	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.545	102.445	102.320	4.625	101.783	101.683	101.558	3.250	98.871	98.721	98.571	Rate	30 Day	45 Day	60 Day
4.750	102.670	102.570	102.470	4.750	101.490	101.390	101.290	3.375	99.356	99.206	99.056	4.625	101.395	101.145	100.895
4.875	102.425	102.325	102.225	4.875	101.888	101.788	101.688	3.500	99.826	99.676	99.526	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	100.292	100.142	99.992	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	100.201	100.051	99.901	5.000	101.576	101.326	101.076
5.250	102.854	102.754	102.654	5.250	102.076	101.976	101.876	3.875	100.613	100.463	100.313	5.125	101.996	101.746	101.496
5.375	103.146	103.046	102.946	5.375	102.464	102.364	102.264	4.000	100.987	100.837	100.687	5.250	101.254	101.004	100.754
5.500	103.502	103.402	103.302	5.500	102.823	102.723	102.623	4.125	101.381	101.231	101.081	5.375	101.646	101.396	101.146
5.625	103.671	103.571	103.471	5.625	102.953	102.853	102.753	4.250	100.663	100.513	100.363	5.500	102.000	101.750	101.500
5.750	103.774	103.674	103.574	5.750	102.985	102.885	102.785	4.375	101.038	100.888	100.738	5.625	102.250	102.000	101.750
5.875	103.816	103.716	103.616	5.875	103.384	103.284	103.184	4.500	101.375	101.225	101.075	5.750	102.500	102.250	102.000
6.000	104.322	104.222	104.122	6.000	103.743	103.643	103.543	4.625	101.682	101.532	101.382	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	100.796	100.546	100.296	5.375	100.744	100.494	100.244
5.625	101.721	101.471	101.221	5.625	101.433	101.183	100.933
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	103.215	102.965	102.715
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	98.645	98.395	98.145	
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	98.504	98.254	98.004	
5.375	98.896	98.646	98.396	
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.:

4/15/2019

45 Day Lock Exp.:

4/29/2019

60 Day Lock Exp.:

5/13/2019

W. Rate Sheet Dated: 3/14/2019

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	99.482	99.332	99.182	3.750	99.113	98.963	98.813	2.375	91.976	91.826	91.676	3.125	95.74	95.585	95.435
3.875	100.023	99.873	99.723	3.875	99.547	99.397	99.247	2.500	91.052	90.902	90.752	3.250	97.02	96.867	96.717
4.000	100.567	100.417	100.267	4.000	99.944	99.794	99.644	2.625	93.139	92.989	92.839	3.375	97.44	97.288	97.138
4.125	101.103	100.953	100.803	4.125	100.360	100.210	100.060	2.750	96.601	96.451	96.301	3.500	97.80	97.650	97.500
4.250	101.284	101.184	101.059	4.250	100.602	100.502	100.377	2.875	97.094	96.944	96.794	3.625	98.18	98.030	97.880
4.375	101.813	101.713	101.588	4.375	101.000	100.900	100.775	3.000	97.581	97.431	97.281	Margin = 2.250		Index = 2.530	
4.500	102.269	102.169	102.044	4.500	101.359	101.259	101.134	3.125	98.064	97.914	97.764				
4.625	102.701	102.601	102.476	4.625	101.689	101.589	101.464	3.250	98.871	98.721	98.571				
4.750	102.983	102.883	102.783	4.750	101.553	101.453	101.353	3.375	99.356	99.206	99.056				
4.875	102.538	102.438	102.338	4.875	101.951	101.851	101.751	3.500	99.826	99.676	99.526				
5.000	103.139	103.039	102.939	5.000	102.310	102.210	102.110	3.625	100.292	100.142	99.992				
5.125	103.438	103.338	103.238	5.125	102.540	102.440	102.340	3.750	99.982	99.832	99.682				
5.250	102.192	102.092	101.992	5.250	101.513	101.413	101.313	3.875	100.394	100.244	100.094				
5.375	102.384	102.284	102.184	5.375	101.902	101.802	101.702	4.000	100.769	100.619	100.469				
5.500	102.790	102.690	102.590	5.500	102.261	102.161	102.061	4.125	101.162	101.012	100.862				
5.625	103.059	102.959	102.859	5.625	102.340	102.240	102.140	4.250	100.569	100.419	100.269				
5.750	103.049	102.949	102.849	5.750	102.110	102.010	101.910	4.375	100.945	100.795	100.645				
5.875	103.091	102.991	102.891	5.875	102.509	102.409	102.309	4.500	101.281	101.131	100.981				
6.000	103.597	103.497	103.397	6.000	102.868	102.768	102.668	4.625	101.588	101.438	101.288				

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	98.282	98.132	97.982	3.750	98.113	97.963	97.813	2.375	92.726	92.576	92.426	3.125	94.735	94.585	94.435
3.875	98.823	98.673	98.523	3.875	98.547	98.397	98.247	2.500	91.802	91.652	91.502	3.250	96.017	95.867	95.717
4.000	99.367	99.217	99.067	4.000	98.944	98.794	98.644	2.625	93.889	93.739	93.589	3.375	96.438	96.288	96.138
4.125	99.903	99.753	99.603	4.125	99.360	99.210	99.060	2.750	96.382	96.232	96.082	3.500	96.800	96.650	96.500
4.250	100.034	99.934	99.809	4.250	99.602	99.502	99.377	2.875	96.875	96.725	96.575	3.625	97.180	97.030	96.880
4.375	100.563	100.463	100.338	4.375	100.000	99.900	99.775	3.000	97.362	97.212	97.062	Margin = 2.250		Index = 2.530	
4.500	101.019	100.919	100.794	4.500	100.359	100.259	100.134	3.125	97.845	97.695	97.545	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.451	101.351	101.226	4.625	100.689	100.589	100.464	3.250	97.777	97.627	97.477	Rate	30 Day	45 Day	60 Day
4.750	101.733	101.633	101.533	4.750	100.553	100.453	100.353	3.375	98.262	98.112	97.962	4.625	100.301	100.051	99.801
4.875	101.488	101.388	101.288	4.875	100.951	100.851	100.751	3.500	98.733	98.583	98.433	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	99.198	99.048	98.898	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	98.951	98.801	98.651	5.000	100.639	100.389	100.139
5.250	101.292	101.192	101.092	5.250	100.513	100.413	100.313	3.875	99.363	99.213	99.063	5.125	101.058	100.808	100.558
5.375	101.584	101.484	101.384	5.375	100.902	100.802	100.702	4.000	99.737	99.587	99.437	5.250	99.692	99.442	99.192
5.500	101.940	101.840	101.740	5.500	101.261	101.161	101.061	4.125	100.131	99.981	99.831	5.375	100.084	99.834	99.584
5.625	102.109	102.009	101.909	5.625	101.390	101.290	101.190	4.250	99.100	98.950	98.800	5.500	100.438	100.188	99.938
5.750	101.899	101.799	101.699	5.750	101.110	101.010	100.910	4.375	99.476	99.326	99.176	5.625	100.688	100.438	100.188
5.875	101.941	101.841	101.741	5.875	101.509	101.409	101.309	4.500	99.812	99.662	99.512	5.750	100.625	100.375	100.125
6.000	102.447	102.347	102.247	6.000	101.868	101.768	101.668	4.625	100.120	99.970	99.820	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:	3/14/2019 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	99.234	98.984	98.734	5.375	99.182	98.932	98.682
5.625	100.159	99.909	99.659	5.625	99.870	99.620	99.370
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	99.715	99.465	99.215
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	97.551	97.301	97.051	
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	96.942	96.692	96.442	
5.375	97.334	97.084	96.834	
5.500	97.688	97.438	97.188	
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.: 4/15/2019
45 Day Lock Exp.: 4/29/2019
60 Day Lock Exp.: 5/13/2019

W. Rate Sheet Dated: 3/14/2019

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			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	101.405	101.305	101.205	4.375	100.505	100.405	100.305	4.375	100.317	100.217	100.117
4.500	101.902	101.802	101.702	4.500	101.054	100.954	100.854	4.500	100.867	100.767	100.667
4.625	102.210	102.110	102.010	4.625	101.395	101.295	101.195	4.625	101.139	101.039	100.939
4.750	102.569	102.469	102.369	4.750	102.215	102.115	102.015	4.750	102.212	102.112	102.012
4.875	103.024	102.924	102.824	4.875	102.729	102.629	102.529	4.875	102.729	102.629	102.529
4.990	103.285	103.185	103.085	4.990	103.033	102.933	102.833	4.990	103.033	102.933	102.833
5.000	103.385	103.285	103.185	5.000	103.133	103.033	102.933	5.000	103.133	103.033	102.933
5.125	103.677	103.577	103.477	5.125	103.454	103.354	103.254	5.125	103.454	103.354	103.254
5.250	104.096	103.996	103.896	5.250	103.899	103.799	103.699	5.250	103.899	103.799	103.699
5.375	104.367	104.267	104.167	5.375	104.211	104.111	104.011	5.375	104.205	104.105	104.005
5.500	104.623	104.523	104.423	5.500	104.495	104.395	104.295	5.500	104.589	104.489	104.389
5.625	104.838	104.738	104.638	5.625	104.734	104.634	104.534	5.625	104.827	104.727	104.627
5.750	105.177	105.077	104.977	5.750	105.270	105.170	105.070	5.750	105.288	105.188	105.088
5.875	105.359	105.259	105.159	5.875	105.620	105.520	105.420	5.875	105.682	105.582	105.482
5.990	105.469	105.369	105.269	5.990	105.804	105.704	105.604	5.990	105.867	105.767	105.667
6.000	105.569	105.469	105.369	6.000	105.904	105.804	105.704	6.000	105.967	105.867	105.767
6.125	105.699	105.599	105.499	6.125	106.176	106.076	105.976	6.125	106.238	106.138	106.038
6.250	105.817	105.717	105.617	6.250	106.378	106.278	106.178	6.250	106.440	106.340	106.240
6.375	105.828	105.714	105.628	6.375	106.486	106.372	106.286	6.375	106.518	106.404	106.318

30/25 Year >125 High Balance											
30/25 Year >125 High Balance				20 Year				20 Year >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	99.459	99.359	99.259	4.625	102.393	102.293	102.193	4.625	101.712	101.612	101.512
4.500	100.030	99.930	99.830	4.750	102.830	102.730	102.630	4.750	101.960	101.860	101.760
4.625	100.455	100.355	100.255	4.875	103.271	103.171	103.071	4.875	102.456	102.356	102.256
4.750	101.263	101.163	101.063	4.990	103.351	103.251	103.151	4.990	102.734	102.634	102.534
4.875	101.824	101.724	101.624	5.000	103.451	103.351	103.251	5.000	102.834	102.734	102.634
4.990	102.246	102.146	102.046	5.125	103.733	103.633	103.533	5.125	103.135	103.035	102.935
5.000	102.346	102.246	102.146	5.250	104.185	104.085	103.985	5.250	103.209	103.109	103.009
5.125	102.288	102.188	102.088	5.375	104.384	104.284	104.184	5.375	103.490	103.390	103.290
5.250	102.880	102.780	102.680	5.500	104.601	104.501	104.401	5.500	103.763	103.663	103.563
5.375	103.096	102.996	102.896	5.625	104.772	104.672	104.572	5.625	103.996	103.896	103.796
5.500	103.563	103.463	103.363	5.750	104.825	104.725	104.625	5.750	104.374	104.274	104.174
5.625	103.525	103.425	103.325	5.875	105.053	104.953	104.853	5.875	104.682	104.582	104.482
5.750	103.756	103.656	103.556	5.990	105.153	105.053	104.953	5.990	104.854	104.754	104.654
5.875	103.283	103.183	103.083	6.000	105.253	105.153	105.053	6.000	104.954	104.854	104.754
5.990	103.640	103.540	103.440	6.125	105.452	105.352	105.252	6.125	105.222	105.122	105.022
6.000	103.740	103.640	103.540	6.250	105.231	105.131	105.031	6.250	105.030	104.930	104.830
6.125	103.981	103.881	103.781	6.375	105.451	105.351	105.251	6.375	105.327	105.227	105.127
6.250	104.203	104.103	104.003	6.500	105.557	105.457	105.357	6.500	105.487	105.373	105.287
6.375	101.943	101.829	101.743	6.625	105.635	105.521	105.435	6.625	105.611	105.497	105.411

15 Year 105-125											
15 Year 105-125				15 Year >125				15 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
4.375	99.459	99.359	99.259	4.625	102.393	102.293	102.193	4.625	101.712	101.612	101.512
4.500	100.030	99.930	99.830	4.750	102.830	102.730	102.630	4.750	101.960	101.860	101.760
4.625	100.455	100.355	100.255	4.875	103.271	103.171	103.071	4.875	102.456	102.356	102.256
4.750	101.263	101.163	101.063	4.990	103.351	103.251	103.151	4.990	102.734	102.634	102.534
4.875	101.824	101.724	101.624	5.000	103.451	103.351	103.251	5.000	102.834	102.734	102.634
4.990	102.246	102.146	102.046	5.125	103.733	103.633	103.533	5.125	103.135	103.035	102.935
5.000	102.346	102.246	102.146	5.250	104.185	104.085	103.985	5.250	103.209	103.109	103.009
5.125	102.288	102.188	102.088	5.375	104.384	104.284	104.184	5.375	103.490	103.390	103.290
5.250	102.880	102.780	102.680	5.500	104.601	104.501	104.401	5.500	103.763	103.663	103.563
5.375	103.096	102.996	102.896	5.625	104.772	104.672	104.572	5.625	103.996	103.896	103.796
5.500	103.563	103.463	103.363	5.750	104.825	104.725	104.625	5.750	104.374	104.274	104.174
5.625	103.525	103.425	103.325	5.875	105.053	104.953	104.853	5.875	104.682	104.582	104.482
5.750	103.756	103.656	103.556	5.990	105.153	105.053	104.953	5.990	104.854	104.754	104.654
5.875	103.283	103.183	103.083	6.000	105.253	105.153	105.053	6.000	104.954	104.854	104.754
5.990	103.640	103.540	103.440	6.125	105.452	105.352	105.252	6.125	105.222	105.122	105.022
6.000	103.740	103.640	103.540	6.250	105.231	105.131	105.031	6.250	105.030	104.930	104.830
6.125	103.981	103.881	103.781	6.375	105.451	105.351	105.251	6.375	105.327	105.227	105.127
6.250	104.203	104.103	104.003	6.500	105.557	105.457	105.357	6.500	105.487	105.373	105.287
6.375	101.943	101.829	101.743	6.625	105.635	105.521	105.435	6.625	105.611	105.497	105.411

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%	> 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500

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%	> 97.00%
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
* Not applicable to student loan cash-out refinances (identified by SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

High LTV Refi Option LPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000



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.: 4/15/2019
45 Day Lock Exp.: 4/29/2019
60 Day Lock Exp.: 5/13/2019

W. Rate Sheet Dated: 3/14/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	103.038	102.938	102.838	4.750	102.788	102.688	102.588	4.750	102.788	102.688	102.588	4.750	101.868	101.768	101.668	4.750	101.618	101.518	101.418	4.750	101.618	101.518	101.418	4.750	101.618	101.518	101.418	4.750	101.618	101.518	101.418
4.875	103.544	103.444	103.344	4.875	103.294	103.194	103.094	4.875	103.294	103.194	103.094	4.875	102.374	102.274	102.174	4.875	102.124	102.024	101.924	4.875	102.124	102.024	101.924	4.875	102.124	102.024	101.924	4.875	102.124	102.024	101.924
4.990	103.633	103.533	103.433	4.990	103.133	103.033	102.933	4.990	103.133	103.033	102.933	4.990	102.463	102.363	102.263	4.990	101.963	101.863	101.763	4.990	101.963	101.863	101.763	4.990	101.963	101.863	101.763	4.990	101.963	101.863	101.763
5.000	103.733	103.633	103.533	5.000	103.233	103.133	103.033	5.000	103.233	103.133	103.033	5.000	102.563	102.463	102.363	5.000	102.063	101.963	101.863	5.000	102.063	101.963	101.863	5.000	102.063	101.963	101.863	5.000	102.063	101.963	101.863
5.125	103.876	103.776	103.676	5.125	103.376	103.276	103.176	5.125	103.376	103.276	103.176	5.125	102.728	102.628	102.528	5.125	102.228	102.128	102.028	5.125	102.228	102.128	102.028	5.125	102.228	102.128	102.028	5.125	102.228	102.128	102.028
5.250	104.284	104.184	104.084	5.250	103.784	103.684	103.584	5.250	103.784	103.684	103.584	5.250	102.686	102.586	102.486	5.250	102.186	102.086	101.986	5.250	102.186	102.086	101.986	5.250	102.186	102.086	101.986	5.250	102.186	102.086	101.986
5.375	104.549	104.449	104.349	5.375	104.049	103.949	103.849	5.375	104.049	103.949	103.849	5.375	102.951	102.851	102.751	5.375	102.451	102.351	102.251	5.375	102.451	102.351	102.251	5.375	102.451	102.351	102.251	5.375	102.451	102.351	102.251
5.500	104.853	104.753	104.653	5.500	104.353	104.253	104.153	5.500	104.353	104.253	104.153	5.500	103.255	103.155	103.055	5.500	102.755	102.655	102.555	5.500	102.755	102.655	102.555	5.500	102.755	102.655	102.555	5.500	102.755	102.655	102.555
5.625	104.777	104.677	104.577	5.625	104.277	104.177	104.077	5.625	104.277	104.177	104.077	5.625	103.157	103.057	102.957	5.625	102.657	102.557	102.457	5.625	102.657	102.557	102.457	5.625	102.657	102.557	102.457	5.625	102.657	102.557	102.457
5.750	105.198	105.098	104.998	5.750	104.698	104.598	104.498	5.750	104.698	104.598	104.498	5.750	103.059	102.959	102.859	5.750	102.559	102.459	102.359	5.750	102.559	102.459	102.359	5.750	102.559	102.459	102.359	5.750	102.559	102.459	102.359
5.875	105.478	105.378	105.278	5.875	104.978	104.878	104.778	5.875	104.978	104.878	104.778	5.875	103.378	103.278	103.178	5.875	102.878	102.778	102.678	5.875	102.878	102.778	102.678	5.875	102.878	102.778	102.678	5.875	102.878	102.778	102.678
5.990	105.637	105.537	105.437	5.990	105.137	105.037	104.937	5.990	105.137	105.037	104.937	5.990	103.577	103.477	103.377	5.990	103.077	102.977	102.877	5.990	103.077	102.977	102.877	5.990	103.077	102.977	102.877	5.990	103.077	102.977	102.877
6.000	105.737	105.637	105.537	6.000	105.237	105.137	105.037	6.000	105.237	105.137	105.037	6.000	103.677	103.577	103.477	6.000	103.177	103.077	102.977	6.000	103.177	103.077	102.977	6.000	103.177	103.077	102.977	6.000	103.177	103.077	102.977
6.125	105.704	105.593	105.482	6.125	105.204	105.093	104.982	6.125	105.204	105.093	104.982	6.125	103.717	103.606	103.495	6.125	103.217	103.106	102.995	6.125	103.217	103.106	102.995	6.125	103.217	103.106	102.995	6.125	103.217	103.106	102.995
6.250	105.998	105.887	105.776	6.250	105.498	105.387	105.276	6.250	105.498	105.387	105.276	6.250	103.917	103.806	103.695	6.250	103.417	103.306	103.195	6.250	103.417	103.306	103.195	6.250	103.417	103.306	103.195	6.250	103.417	103.306	103.195
6.375	106.288	106.159	106.038	6.375	105.788	105.659	105.538	6.375	105.788	105.659	105.538	6.375	104.117	104.006	103.895	6.375	103.617	103.506	103.395	6.375	103.617	103.506	103.395	6.375	103.617	103.506	103.395	6.375	103.617	103.506	103.395
6.500	107.033	106.904	106.833	6.500	107.033	106.904	106.833	6.500	107.033	106.904	106.833	6.500	104.317	104.206	104.095	6.500	103.817	103.706	103.595	6.500	103.817	103.706	103.595	6.500	103.817	103.706	103.595	6.500	103.817	103.706	103.595
6.625	107.450	107.321	107.250	6.625	107.450	107.321	107.250	6.625	107.450	107.321	107.250	6.625	104.517	104.406	104.295	6.625	104.017	103.906	103.795	6.625	104.017	103.906	103.795	6.625	104.017	103.906	103.795	6.625	104.017	103.906	103.795
6.750	107.727	107.598	107.527	6.750	107.727	107.598	107.527	6.750	107.727	107.598	107.527	6.750	104.717	104.606	104.495	6.750	104.217	104.106	103.995	6.750	104.217	104.106	103.995	6.750	104.217	104.106	103.995	6.750	104.217	104.106	103.995
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	101.618	101.518	101.418	4.750	101.458	101.358	101.258	4.750	101.833	101.733	101.633	4.750	101.833	101.733	101.633	4.750	101.833	101.733	101.633	4.750	101.833	101.733	101.633	4.750	101.833	101.733	101.633	4.750	101.833	101.733	101.633
4.875	102.124	102.024	101.924	4.875	101.904	101.804	101.704	4.875	102.279	102.179	102.079	4.875	102.279	102.179	102.079	4.875	102.279	102.179	102.079	4.875	102.279	102.179	102.079	4.875	102.279	102.179	102.079	4.875	102.279	102.179	102.079
4.990	101.963	101.863	101.763	4.990	101.743	101.643	101.543	4.990	102.717	102.617	102.517	4.990	102.717	102.617	102.517	4.990	102.717	102.617	102.517	4.990	102.717	102.617	102.517	4.990	102.717	102.617	102.517	4.990	102.717	102.617	102.517
5.000	102.063	101.963	101.863	5.000	101.843	101.743	101.643	5.000	102.817	102.717	102.617	5.000	102.817	102.717	102.617	5.000	102.817	102.717	102.617	5.000	102.817	102.717	102.617	5.000	102.817	102.717	102.617	5.000	102.817	102.717	102.617
5.125	101.778	101.678	101.578	5.125	101.558	101.458	101.358	5.125	103.017	102.917	102.817	5.125	103.017	102.917	102.817	5.125	103.017	102.917	102.817	5.125	103.017	102.917	102.817	5.125	103.017	102.917	102.817	5.125	103.017	102.917	102.817
5.250	102.186	102.086	101.986	5.250	101.966	101.866	101.766	5.250	103.217	103.117	103.017	5.250	103.217	103.117	103.017	5.250	103.217	103.117	103.017	5.250	103.217	103.117	103.017	5.250	103.217	103.117	103.017	5.250	103.217	103.117	103.017
5.375	102.951	102.851	102.751	5.375	102.731	102.631	102.531	5.375	103.417	103.317	103.217	5.375	103.417	103.317	103.217	5.375	103.417	103.317	103.217	5.375	103.417	103.317	103.217	5.375	103.417	103.317	103.217	5.375	103.417	103.317	103.217
5.500	103.255	103.155	103.055	5.500	103.035	102.935	102.835	5.500	103.617	103.517	103.417	5.500	103.617	103.517	103.417	5.500	103.617	103.517	103.417	5.500	103.617	103.517	103.417	5.500	103.617	103.517	103.417	5.500	103.617	103.517	103.417
5.625	103.417	103.317	103.217	5.625	103.197	103.097	102.997	5.625	103.817	103.717	103.617	5.625	103.817	103.717	103.617	5.625	103.817	103.717	103.617	5.625	103.817	103.717	103.617	5.625	103.817	103.717	103.617	5.625	103.817	103.717	103.617
5.750	103.838	103.738	103.638	5.750	103.618	103.518	103.418	5.750	104.017	103.917	103.817	5.750	104.017	103.917	103.817	5.750	104.017	103.917	103.817	5.750	104.017	103.917	103.817	5.750	104.017	103.917	103.817	5.750	104.017	103.917	103.817
5.875	105.198	105.098	104.998	5.875	104.698	104.598	104.498	5.875	104.698	104.598	104.498	5.875	104.698	104.598	104.498	5.875	104.698	104.598	104.498	5.875	104.698	104.598	104.498	5.875	104.698	104.598	104.498	5.875	104.698	104.598	104.498
5.990	105.478	105.378	105.278	5.990	104.978	104.																									



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.:

4/15/2019

45 Day Lock Exp.:

4/29/2019

60 Day Lock Exp.:

5/13/2019

W. Rate Sheet Dated: 3/14/2019

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	103.037	102.937	102.837	4.250	101.477	101.377	101.261	3.750	100.899	100.799	100.699	4.750	101.857	101.757	101.657	3.750	100.277	100.177	100.077
4.875	103.540	103.440	103.340	4.375	101.922	101.822	101.707	3.875	101.424	101.324	101.224	4.875	102.360	102.260	102.160	3.875	100.802	100.702	100.602
4.990	103.625	103.525	103.425	4.500	102.359	102.259	102.147	3.990	101.657	101.557	101.457	4.990	102.445	102.345	102.245	3.990	100.536	100.436	100.336
5.000	103.725	103.625	103.525	4.625	102.682	102.582	102.471	4.000	101.757	101.657	101.557	5.000	102.545	102.445	102.345	4.000	100.636	100.536	100.436
5.125	103.904	103.804	103.639	4.750	103.184	103.084	102.977	4.125	102.193	102.093	101.993	5.125	102.343	102.243	102.078	4.125	101.072	100.972	100.872
5.250	104.307	104.207	104.045	4.875	103.560	103.460	103.353	4.250	102.553	102.453	102.353	5.250	102.746	102.646	102.484	4.250	101.432	101.332	101.232
5.375	104.572	104.472	104.313	4.990	103.621	103.521	103.418	4.375	102.952	102.852	102.752	5.375	103.011	102.911	102.752	4.375	101.831	101.731	101.631
5.500	104.872	104.772	104.613	5.000	103.721	103.621	103.518	4.500	102.437	102.337	102.237	5.500	103.311	103.211	103.052	4.500	100.718	100.618	100.518
5.625	104.752	104.640	104.517	5.125	103.867	103.767	103.539	4.625	102.898	102.798	102.698	5.625	102.486	102.374	102.251	4.625	101.179	101.079	100.979
5.750	105.170	105.058	104.938	5.250	104.249	104.149	103.923	4.750	103.166	103.066	102.966	5.750	102.904	102.792	102.672	4.750	101.447	101.347	101.247
5.875	105.448	105.335	105.216	5.375	104.510	104.410	104.187	4.875	103.320	103.220	103.120	5.875	103.182	103.069	102.950	4.875	101.601	101.501	101.401
5.990	105.610	105.497	105.379	5.500	104.753	104.653	104.430	4.990	103.052	102.952	102.852	5.990	103.344	103.231	103.113	4.990	101.083	100.983	100.883
6.000	105.710	105.597	105.479	5.625	104.518	104.406	104.283	5.000	103.152	103.052	102.952	6.000	103.444	103.331	103.213	5.000	101.183	101.083	100.983
6.125	105.681	105.546	105.198	5.750	104.874	104.762	104.641	5.125	103.529	103.429	103.329	6.125	102.399	102.264	101.916	5.125	101.560	101.460	101.360
6.250	105.974	105.839	105.493	5.875	105.252	105.139	105.021	5.250	103.743	103.643	103.543	6.250	103.161	103.026	102.680	5.250	101.774	101.674	101.574
6.375	106.300	106.143	106.100	5.990	105.417	105.305	105.186	5.375	103.965	103.865	103.765	6.375	103.337	103.180	103.137	5.375	101.996	101.896	101.796
6.500	106.467	106.310	106.267	6.000	105.517	105.405	105.286	5.500	102.433	102.333	102.233	6.500	103.354	103.197	103.154	5.500	100.276	100.176	100.076
6.625	106.942	106.786	106.742	6.125	105.341	105.206	104.857	5.625	102.768	102.668	102.568	6.625	103.679	103.523	103.479	5.625	100.611	100.511	100.411
6.750	107.278	107.122	107.078	6.250	105.701	105.566	105.219	5.750	103.044	102.944	102.844	6.750	103.865	103.709	103.665	5.750	100.887	100.787	100.687

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.:

4/15/2019

45 Day Lock Exp.:

4/29/2019

60 Day Lock Exp.:

5/13/2019

W. Rate Sheet Dated: 3/14/2019

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	98.385	98.260	98.135	
4.125	98.830	98.705	98.580	
4.250	99.269	99.144	99.019	
4.375	99.625	99.500	99.375	
4.500	99.987	99.862	99.737	
4.625	100.367	100.242	100.117	
4.750	100.723	100.598	100.473	
4.875	100.993	100.868	100.743	
5.000	101.276	101.151	101.026	
5.125	101.622	101.497	101.372	
5.250	101.919	101.794	101.669	
5.375	102.203	102.078	101.953	
5.500	102.468	102.343	102.218	

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	99.401	99.276	99.151	
3.875	99.844	99.719	99.594	
4.000	100.297	100.172	100.047	
4.125	100.629	100.504	100.379	
4.250	100.868	100.743	100.618	
4.375	100.981	100.856	100.731	
4.500	101.295	101.170	101.045	
4.625	101.478	101.353	101.228	
4.750	101.760	101.635	101.510	
4.875	102.074	101.949	101.824	
5.000	102.353	102.228	102.103	

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	98.867	98.742	98.617	
3.625	99.336	99.211	99.086	
3.750	99.819	99.694	99.569	
3.875	100.235	100.110	99.985	
4.000	100.617	100.492	100.367	
4.125	100.986	100.861	100.736	
4.250	101.294	101.169	101.044	
4.375	101.544	101.419	101.294	
4.500	101.751	101.626	101.501	
4.625	102.041	101.916	101.791	
4.750	102.284	102.159	102.034	
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)