



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.: 5/14/2019

W. Rate Sheet Dated: 3/15/2019

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	100.732	100.582	100.432	3.750	100.363	100.213	100.063	2.375	95.824	95.674	95.524	3.125	97.423	97.273	97.123
3.875	101.273	101.123	100.973	3.875	100.797	100.647	100.497	2.500	94.900	94.750	94.600	3.250	98.017	97.867	97.717
4.000	101.817	101.667	101.517	4.000	101.194	101.044	100.894	2.625	96.986	96.836	96.686	3.375	98.438	98.288	98.138
4.125	102.353	102.203	102.053	4.125	101.610	101.460	101.310	2.750	98.296	98.146	97.996	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	98.789	98.639	98.489	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	99.276	99.126	98.976	Margin = 2.250		Index = 2.530	
4.500	103.378	103.278	103.169	4.500	102.468	102.368	102.259	3.125	99.759	99.609	99.459				
4.625	103.811	103.711	103.601	4.625	102.798	102.698	102.589	3.250	99.894	99.744	99.594				
4.750	103.936	103.836	103.736	4.750	102.459	102.359	102.259	3.375	100.380	100.230	100.080				
4.875	103.444	103.344	103.244	4.875	102.857	102.757	102.657	3.500	100.850	100.700	100.550				
5.000	104.045	103.945	103.845	5.000	103.216	103.116	103.016	3.625	101.315	101.165	101.015				
5.125	104.344	104.244	104.144	5.125	103.446	103.346	103.246	3.750	101.154	101.004	100.854				
5.250	103.817	103.717	103.607	5.250	103.138	103.038	102.929	3.875	101.566	101.416	101.266				
5.375	104.009	103.909	103.799	5.375	103.527	103.427	103.317	4.000	101.940	101.790	101.640				
5.500	104.415	104.315	104.205	5.500	103.886	103.786	103.676	4.125	102.334	102.184	102.034				
5.625	104.684	104.584	104.475	5.625	103.965	103.865	103.756	4.250	101.639	101.489	101.339				
5.750	104.986	104.886	104.786	5.750	104.048	103.948	103.848	4.375	102.015	101.865	101.715				
5.875	105.028	104.928	104.828	5.875	104.446	104.346	104.246	4.500	102.351	102.201	102.051				
6.000	105.534	105.434	105.334	6.000	104.805	104.705	104.605	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	99.532	99.382	99.232	3.750	99.363	99.213	99.063	2.375	94.824	94.674	94.524	3.125	96.423	96.273	96.123
3.875	100.073	99.923	99.773	3.875	99.797	99.647	99.497	2.500	93.900	93.750	93.600	3.250	97.017	96.867	96.717
4.000	100.617	100.467	100.317	4.000	100.194	100.044	99.894	2.625	95.986	95.836	95.686	3.375	97.438	97.288	97.138
4.125	101.153	101.003	100.853	4.125	100.610	100.460	100.310	2.750	97.296	97.146	96.996	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	97.789	97.639	97.489	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	98.276	98.126	97.976	Margin = 2.250		Index = 2.530	
4.500	102.128	102.028	101.919	4.500	101.468	101.368	101.259	3.125	98.759	98.609	98.459	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	98.894	98.744	98.594	Rate	30 Day	45 Day	60 Day
4.750	102.686	102.586	102.486	4.750	101.459	101.359	101.259	3.375	99.380	99.230	99.080	4.625	101.411	101.161	100.911
4.875	102.394	102.294	102.194	4.875	101.857	101.757	101.657	3.500	99.850	99.700	99.550	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	100.315	100.165	100.015	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	100.154	100.004	99.854	5.000	101.545	101.295	101.045
5.250	102.917	102.817	102.707	5.250	102.138	102.038	101.929	3.875	100.566	100.416	100.266	5.125	101.964	101.714	101.464
5.375	103.209	103.109	102.999	5.375	102.527	102.427	102.317	4.000	100.940	100.790	100.640	5.250	101.317	101.067	100.817
5.500	103.565	103.465	103.355	5.500	102.886	102.786	102.676	4.125	101.334	101.184	101.034	5.375	101.709	101.459	101.209
5.625	103.734	103.634	103.525	5.625	103.015	102.915	102.806	4.250	100.639	100.489	100.339	5.500	102.000	101.750	101.500
5.750	103.836	103.736	103.636	5.750	103.048	102.948	102.848	4.375	101.015	100.865	100.715	5.625	102.250	102.000	101.750
5.875	103.878	103.778	103.678	5.875	103.446	103.346	103.246	4.500	101.351	101.201	101.051	5.750	102.500	102.250	102.000
6.000	104.384	104.284	104.184	6.000	103.805	103.705	103.605	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

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:	3/15/2019	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	100.859	100.609	100.359	5.375	100.807	100.557	100.307
5.625	101.784	101.534	101.284	5.625	101.495	101.245	100.995
5.875	102.028	101.778	101.528	5.875	101.726	101.476	101.226
6.000	102.534	102.284	102.034	6.000	102.085	101.835	101.585
6.125	102.593	102.343	102.093	6.125	102.415	102.165	101.915
6.250	102.750	102.500	102.250	6.250	103.230	102.980	102.730
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	97.934	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	98.567	98.317	98.067	
5.375	98.959	98.709	98.459	
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.:

4/15/2019

45 Day Lock Exp.:

4/29/2019

60 Day Lock Exp.:

5/14/2019

W. Rate Sheet Dated: 3/15/2019

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	99.514	99.364	99.214	3.750	99.144	98.994	98.844	2.375	92.324	92.174	92.024	3.125	95.74	95.585	95.435
3.875	100.055	99.905	99.755	3.875	99.578	99.428	99.278	2.500	91.400	91.250	91.100	3.250	97.02	96.867	96.717
4.000	100.598	100.448	100.298	4.000	99.975	99.825	99.675	2.625	93.486	93.336	93.186	3.375	97.44	97.288	97.138
4.125	101.134	100.984	100.834	4.125	100.391	100.241	100.091	2.750	96.609	96.459	96.309	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	97.102	96.952	96.802	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	97.589	97.439	97.289	Margin = 2.250		Index = 2.530	
4.500	102.285	102.185	102.075	4.500	101.375	101.275	101.165	3.125	98.072	97.922	97.772				
4.625	102.717	102.617	102.508	4.625	101.704	101.604	101.495	3.250	98.894	98.744	98.594				
4.750	102.998	102.898	102.798	4.750	101.521	101.421	101.321	3.375	99.380	99.230	99.080				
4.875	102.506	102.406	102.306	4.875	101.920	101.820	101.720	3.500	99.850	99.700	99.550				
5.000	103.108	103.008	102.908	5.000	102.279	102.179	102.079	3.625	100.315	100.165	100.015				
5.125	103.407	103.307	103.207	5.125	102.508	102.408	102.308	3.750	99.935	99.785	99.635				
5.250	102.254	102.154	102.045	5.250	101.576	101.476	101.366	3.875	100.347	100.197	100.047				
5.375	102.446	102.346	102.237	5.375	101.964	101.864	101.755	4.000	100.722	100.572	100.422				
5.500	102.852	102.752	102.643	5.500	102.323	102.223	102.114	4.125	101.115	100.965	100.815				
5.625	103.121	103.021	102.912	5.625	102.403	102.303	102.193	4.250	100.545	100.395	100.245				
5.750	103.111	103.011	102.911	5.750	102.173	102.073	101.973	4.375	100.921	100.771	100.621				
5.875	103.153	103.053	102.953	5.875	102.571	102.471	102.371	4.500	101.258	101.108	100.958				
6.000	103.659	103.559	103.459	6.000	102.930	102.830	102.730	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	98.314	98.164	98.014	3.750	98.144	97.994	97.844	2.375	93.074	92.924	92.774	3.125	94.735	94.585	94.435
3.875	98.855	98.705	98.555	3.875	98.578	98.428	98.278	2.500	92.150	92.000	91.850	3.250	96.017	95.867	95.717
4.000	99.398	99.248	99.098	4.000	98.975	98.825	98.675	2.625	94.236	94.086	93.936	3.375	96.438	96.288	96.138
4.125	99.934	99.784	99.634	4.125	99.391	99.241	99.091	2.750	96.390	96.240	96.090	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	96.883	96.733	96.583	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	97.370	97.220	97.070	Margin = 2.250		Index = 2.530	
4.500	101.035	100.935	100.825	4.500	100.375	100.275	100.165	3.125	97.853	97.703	97.553	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	97.800	97.650	97.500	Rate	30 Day	45 Day	60 Day
4.750	101.748	101.648	101.548	4.750	100.521	100.421	100.321	3.375	98.286	98.136	97.986	4.625	100.317	100.067	99.817
4.875	101.456	101.356	101.256	4.875	100.920	100.820	100.720	3.500	98.756	98.606	98.456	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	99.221	99.071	98.921	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	98.904	98.754	98.604	5.000	100.608	100.358	100.108
5.250	101.354	101.254	101.145	5.250	100.576	100.476	100.366	3.875	99.316	99.166	99.016	5.125	101.027	100.777	100.527
5.375	101.646	101.546	101.437	5.375	100.964	100.864	100.755	4.000	99.690	99.540	99.390	5.250	99.754	99.504	99.254
5.500	102.002	101.902	101.793	5.500	101.323	101.223	101.114	4.125	100.084	99.934	99.784	5.375	100.146	99.896	99.646
5.625	102.171	102.071	101.962	5.625	101.453	101.353	101.243	4.250	99.077	98.927	98.777	5.500	100.437	100.187	99.937
5.750	101.961	101.861	101.761	5.750	101.173	101.073	100.973	4.375	99.453	99.303	99.153	5.625	100.687	100.437	100.187
5.875	102.003	101.903	101.803	5.875	101.571	101.471	101.371	4.500	99.789	99.639	99.489	5.750	100.625	100.375	100.125
6.000	102.509	102.409	102.309	6.000	101.930	101.830	101.730	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:	3/15/2019 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	99.296	99.046	98.796	5.375	99.244	98.994	98.744
5.625	100.221	99.971	99.721	5.625	99.933	99.683	99.433
5.875	100.153	99.903	99.653	5.875	99.851	99.601	99.351
6.000	100.659	100.409	100.159	6.000	100.210	99.960	99.710
6.125	100.718	100.468	100.218	6.125	100.540	100.290	100.040
6.250	99.250	99.000	98.750	6.250	99.730	99.480	99.230
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	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	97.004	96.754	96.504	
5.375	97.396	97.146	96.896	
5.500	97.687	97.437	97.187	
5.625	97.937	97.687	97.437	
5.750	97.875	97.625	97.375	
5.875	98.125	97.875	97.625	

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/15/2019
45 Day Lock Exp.: 4/29/2019
60 Day Lock Exp.: 5/14/2019

W. Rate Sheet Dated: 3/15/2019

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	101.445	101.345	101.245	4.375	100.545	100.445	100.345	4.375	100.358	100.258	100.158	4.375	100.587	100.487	100.387	4.375	99.687	99.587	99.487
4.500	101.942	101.842	101.742	4.500	101.094	100.994	100.894	4.500	100.907	100.807	100.707	4.500	101.105	101.005	100.905	4.500	100.257	100.157	100.057
4.625	102.250	102.150	102.050	4.625	101.435	101.335	101.235	4.625	101.347	101.247	101.147	4.625	101.366	101.266	101.166	4.625	100.551	100.451	100.351
4.750	102.557	102.457	102.357	4.750	102.024	102.104	102.004	4.750	102.200	102.100	102.000	4.750	101.608	101.508	101.408	4.750	101.255	101.155	101.055
4.875	103.013	102.913	102.813	4.875	102.718	102.618	102.518	4.875	102.718	102.618	102.518	4.875	102.107	102.007	101.907	4.875	101.812	101.712	101.612
4.990	103.273	103.173	103.073	4.990	103.021	102.921	102.821	4.990	103.021	102.921	102.821	4.990	102.487	102.387	102.287	4.990	102.235	102.135	102.035
5.000	103.373	103.273	103.173	5.000	103.121	103.021	102.921	5.000	103.121	103.021	102.921	5.000	102.587	102.487	102.387	5.000	102.335	102.235	102.135
5.125	103.665	103.565	103.465	5.125	103.443	103.343	103.243	5.125	103.443	103.343	103.243	5.125	102.499	102.399	102.299	5.125	102.277	102.177	102.077
5.250	104.058	103.958	103.858	5.250	103.861	103.761	103.661	5.250	103.952	103.852	103.752	5.250	102.965	102.865	102.765	5.250	102.768	102.668	102.568
5.375	104.360	104.260	104.160	5.375	104.204	104.104	104.004	5.375	104.297	104.197	104.097	5.375	103.150	103.050	102.950	5.375	102.994	102.894	102.794
5.500	104.615	104.515	104.415	5.500	104.488	104.388	104.288	5.500	104.582	104.482	104.382	5.500	103.590	103.490	103.390	5.500	103.463	103.363	103.263
5.625	104.830	104.730	104.630	5.625	104.726	104.626	104.526	5.625	104.820	104.720	104.620	5.625	103.528	103.428	103.328	5.625	103.424	103.324	103.224
5.750	105.185	105.085	104.985	5.750	105.278	105.178	105.078	5.750	105.337	105.237	105.137	5.750	103.749	103.649	103.549	5.750	103.749	103.649	103.549
5.875	105.368	105.268	105.168	5.875	105.628	105.528	105.428	5.875	105.691	105.591	105.491	5.875	103.291	103.191	103.091	5.875	103.291	103.191	103.091
5.990	105.478	105.378	105.278	5.990	105.813	105.713	105.613	5.990	105.875	105.775	105.675	5.990	103.649	103.549	103.449	5.990	103.649	103.549	103.449
6.000	105.578	105.478	105.378	6.000	105.913	105.813	105.713	6.000	105.975	105.875	105.775	6.000	103.749	103.649	103.549	6.000	103.749	103.649	103.549
6.125	105.707	105.607	105.507	6.125	106.184	106.084	105.984	6.125	106.247	106.147	106.047	6.125	103.989	103.889	103.789	6.125	103.989	103.889	103.789
6.250	105.826	105.726	105.626	6.250	106.386	106.286	106.186	6.250	106.449	106.349	106.249	6.250	104.211	104.111	104.011	6.250	104.211	104.111	104.011
6.375	105.832	105.718	105.632	6.375	106.490	106.376	106.290	6.375	106.521	106.407	106.321	6.375	101.947	101.833	101.747	6.375	101.947	101.833	101.747
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	99.500	99.400	99.300	4.625	102.515	102.415	102.315	4.625	101.772	101.672	101.572	4.625	101.709	101.509	101.509	3.375	99.503	99.403	99.303
4.500	100.070	99.970	99.870	4.750	102.952	102.852	102.752	4.750	101.988	101.888	101.788	4.750	101.926	101.726	101.726	3.500	99.998	99.898	99.798
4.625	100.463	100.363	100.263	4.875	103.393	103.293	103.193	4.875	102.485	102.385	102.285	4.875	102.422	102.222	102.222	3.625	100.442	100.342	100.242
4.750	101.251	101.151	101.051	4.990	103.473	103.373	103.273	4.990	102.762	102.662	102.562	4.990	102.700	102.500	102.500	3.750	100.776	100.676	100.576
4.875	101.812	101.712	101.612	5.000	103.573	103.473	103.373	5.000	102.862	102.762	102.662	5.000	102.800	102.600	102.600	3.875	101.186	101.086	100.986
4.990	102.235	102.135	102.035	5.125	103.808	103.708	103.608	5.125	103.163	103.063	102.963	5.125	103.101	102.901	102.901	3.990	101.530	101.430	101.330
5.000	102.335	102.235	102.135	5.250	104.260	104.160	104.060	5.250	103.221	103.121	103.021	5.250	103.065	102.865	102.865	4.000	101.630	101.530	101.430
5.125	102.277	102.177	102.077	5.375	104.459	104.359	104.259	5.375	103.503	103.403	103.303	5.375	103.347	103.147	103.147	4.125	102.061	101.961	101.861
5.250	102.859	102.759	102.659	5.500	104.676	104.576	104.476	5.500	103.776	103.676	103.576	5.500	103.619	103.419	103.419	4.250	102.483	102.383	102.283
5.375	103.087	102.987	102.887	5.625	104.847	104.747	104.647	5.625	104.009	103.909	103.809	5.625	103.853	103.653	103.653	4.375	102.894	102.794	102.694
5.500	103.557	103.457	103.357	5.750	104.916	104.816	104.716	5.750	104.402	104.302	104.202	5.750	104.183	103.983	103.983	4.500	103.269	103.169	103.069
5.625	103.518	103.418	103.318	5.875	105.144	105.044	104.944	5.875	104.710	104.610	104.510	5.875	104.492	104.292	104.292	4.625	103.104	103.004	102.904
5.750	103.749	103.649	103.549	5.990	105.243	105.143	105.043	5.990	104.882	104.782	104.682	5.990	104.663	104.463	104.463	4.750	103.312	103.212	103.112
5.875	103.291	103.191	103.091	6.000	105.343	105.243	105.143	6.000	104.982	104.882	104.782	6.000	104.743	104.543	104.543	4.875	103.551	103.451	103.351
5.990	103.649	103.549	103.449	6.125	105.543	105.443	105.343	6.125	105.251	105.151	105.051	6.125	105.032	104.832	104.832	4.990	103.605	103.505	103.405
6.000	103.749	103.649	103.549	6.250	105.255	105.145	105.055	6.250	105.053	104.939	104.853	6.250	104.835	104.635	104.635	5.000	103.705	103.605	103.505
6.125	103.989	103.889	103.789	6.375	105.475	105.365	105.275	6.375	105.351	105.237	105.151	6.375	105.132	104.932	104.932	5.125	103.471	103.371	103.271
6.250	104.211	104.111	104.011	6.500	105.581	105.467	105.381	6.500	105.511	105.397	105.311	6.500	105.292	105.092	105.092	5.250	103.667	103.567	103.467
6.375	101.947	101.833	101.747	6.625	105.659	105.545	105.459	6.625	105.635	105.521	105.435	6.625	105.416	105.216	105.216	5.375	103.863	103.763	103.663
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	99.500	99.400	99.300	4.625	102.515	102.415	102.315	4.625	101.772	101.672	101.572	4.625	101.709	101.509	101.509	3.375	99.503	99.403	99.303
4.500	100.070	99.970	99.870	4.750	102.952	102.852	102.752	4.750	101.988	101.888	101.788	4.750	101.926	101.726	101.726	3.500	99.998	99.898	99.798
4.625	100.463	100.363	100.263	4.875	103.393	103.293	103.193	4.875	102.485	102.385	102.285	4.875	102.422	102.222	102.222	3.625	100.442	100.342	100.242
4.750	101.251	101.151	101.051	4.990	103.473	103.373	103.273	4.990	102.762	102.662	102.562	4.990	102.700	102.500	102.500	3.750	100.776	100.676	100.576
4.875	101.812	101.712	101.612	5.000	103.573	103.473	103.373	5.000	102.862	102.762	102.662	5.000	102.800	102.600	102.600	3.875	101.186	101.086	100.986
4.990	102.235	102.135	102.035	5.125	103.808	103.708	103.608	5.125	103.163	103.063	102.963	5.125	103.101	102.901	102.901	3.990	101.530	101.430	101.330
5.000	102.335	102.235	102.135	5.250	104.260	104.160	104.060	5.250	103.221	103.121	103.021	5.250	103.065	102.865	102.865	4.000	101.630	101.530	101.430
5.125	102.277	102.177	102.077	5.375	104.459	104.359	104.259	5.375	103.503	103.403	103.303	5.375	103.347	103.147	103.147	4.125	102.061	101.961	101.861
5.250	102.859	102.759	102.659	5.500	104.676	104.576	104.476	5.500	103.776	103.676	103.576	5.500	103.619	103.419	103.419	4.250	102.483	102.383	102.283
5.375	103.087	102.987	102.887	5.625	104.847	104.747	104.647												



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk e-mail: 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.:

5/14/2019

W. Rate Sheet Dated: 3/15/2019

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	102.990	102.890	102.790	4.750	102.740	102.640	102.540	4.750	102.740	102.640	102.540	4.750	101.820	101.720	101.620	4.750	101.570	101.470	101.370				
4.875	103.499	103.399	103.299	4.875	103.249	103.149	103.049	4.875	103.249	103.149	103.049	4.875	102.329	102.229	102.129	4.875	102.079	101.979	101.879				
4.990	103.585	103.485	103.385	4.990	103.085	102.985	102.885	4.990	103.085	102.985	102.885	4.990	102.415	102.315	102.215	4.990	101.915	101.815	101.715				
5.000	103.685	103.585	103.485	5.000	103.185	103.085	102.985	5.000	103.185	103.085	102.985	5.000	102.515	102.415	102.315	5.000	102.015	101.915	101.815				
5.125	103.836	103.736	103.636	5.125	103.336	103.236	103.136	5.125	103.336	103.236	103.136	5.125	102.238	102.138	102.038	5.125	101.738	101.638	101.538				
5.250	104.232	104.132	104.032	5.250	103.732	103.632	103.532	5.250	103.732	103.632	103.532	5.250	102.634	102.534	102.434	5.250	102.134	102.034	101.934				
5.375	104.531	104.431	104.331	5.375	104.031	104.431	104.234	5.375	104.031	104.431	104.234	5.375	102.933	102.833	102.733	5.375	102.433	102.333	102.233				
5.500	104.833	104.733	104.633	5.500	104.833	104.733	104.633	5.500	104.833	104.733	104.633	5.500	103.235	103.135	103.035	5.500	102.735	102.635	102.535				
5.625	104.757	104.657	104.557	5.625	104.757	104.657	104.557	5.625	104.757	104.657	104.557	5.625	102.397	102.297	102.197	5.625	102.397	102.297	102.197				
5.750	105.178	105.078	104.978	5.750	105.178	105.078	104.978	5.750	105.178	105.078	104.978	5.750	102.818	102.718	102.618	5.750	102.818	102.718	102.618				
5.875	105.456	105.356	105.256	5.875	105.456	105.356	105.256	5.875	105.456	105.356	105.256	5.875	103.096	102.996	102.896	5.875	103.096	102.996	102.896				
5.990	105.617	105.517	105.417	5.990	105.617	105.517	105.417	5.990	105.617	105.517	105.417	5.990	103.257	103.157	103.057	5.990	103.257	103.157	103.057				
6.000	105.717	105.617	105.517	6.000	105.717	105.617	105.517	6.000	105.717	105.617	105.517	6.000	103.357	103.257	103.157	6.000	103.357	103.257	103.157				
6.125	105.684	105.573	105.462	6.125	105.684	105.573	105.462	6.125	105.684	105.573	105.462	6.125	102.293	102.182	102.071	6.125	102.293	102.182	102.071				
6.250	105.978	105.867	105.756	6.250	105.978	105.867	105.756	6.250	105.978	105.867	105.756	6.250	103.165	103.054	102.943	6.250	103.165	103.054	102.943				
6.375	106.268	106.139	106.008	6.375	106.268	106.139	106.008	6.375	106.268	106.139	106.008	6.375	103.305	103.176	103.045	6.375	103.305	103.176	103.045				
6.500	107.013	106.884	106.753	6.500	107.013	106.884	106.753	6.500	107.013	106.884	106.753	6.500	103.900	103.771	103.642	6.500	103.900	103.771	103.642				
6.625	107.430	107.301	107.170	6.625	107.430	107.301	107.170	6.625	107.430	107.301	107.170	6.625	104.167	104.038	103.907	6.625	104.167	104.038	103.907				
6.750	107.707	107.578	107.507	6.750	107.707	107.578	107.507	6.750	107.707	107.578	107.507	6.750	104.294	104.165	104.094	6.750	104.294	104.165	104.094				
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	101.570	101.470	101.370	4.250	101.493	101.393	101.293	4.250	101.868	101.768	101.632	4.250	101.868	101.768	101.632	3.750	100.952	100.852	100.752				
4.875	102.079	101.979	101.879	4.375	101.935	101.835	101.701	4.375	102.310	102.210	102.076	4.375	102.310	102.210	102.076	3.875	101.478	101.378	101.278				
4.990	101.915	101.815	101.715	4.500	102.371	102.271	102.141	4.500	102.746	102.646	102.516	4.500	102.746	102.646	102.516	3.990	101.752	101.652	101.552				
5.000	102.015	101.915	101.815	4.625	102.654	102.554	102.424	4.625	103.029	102.929	102.799	4.625	103.029	102.929	102.799	4.000	101.852	101.752	101.652				
5.125	101.738	101.638	101.538	4.750	103.157	103.057	102.930	4.750	103.532	103.432	103.305	4.750	103.532	103.432	103.305	4.125	102.290	102.190	102.090				
5.250	102.134	102.034	101.935	4.875	103.532	103.432	103.309	4.875	103.907	103.807	103.684	4.875	103.907	103.807	103.684	4.250	102.654	102.554	102.454				
5.375	102.933	102.833	102.736	4.990	103.593	103.493	103.371	4.990	103.718	103.618	103.496	4.990	103.718	103.618	103.496	4.375	103.057	102.957	102.857				
5.500	103.235	103.135	103.045	5.000	103.693	103.593	103.471	5.000	103.818	103.718	103.596	5.000	103.818	103.718	103.596	5.000	102.584	102.484	102.384				
5.625	102.397	102.297	102.196	5.125	103.824	103.724	103.606	5.125	103.949	103.849	103.727	5.125	103.949	103.849	103.727	5.125	103.049	102.949	102.849				
5.750	102.818	102.718	102.622	5.250	104.206	104.106	104.006	5.250	104.331	104.231	104.106	5.250	104.331	104.231	104.106	5.250	103.319	103.219	103.119				
5.875	103.096	102.996	102.895	5.375	104.468	104.368	104.268	5.375	104.468	104.368	104.268	5.375	104.468	104.368	104.268	5.375	103.475	103.375	103.275				
5.990	103.257	103.157	103.057	5.500	104.710	104.610	104.510	5.500	104.710	104.610	104.510	5.500	104.710	104.610	104.510	5.500	103.247	103.147	103.047				
6.000	103.357	103.257	103.157	6.000	104.513	104.413	104.313	6.000	104.513	104.413	104.313	6.000	104.513	104.413	104.313	6.000	103.347	103.247	103.147				
6.125	102.293	102.182	102.073	6.125	104.870	104.770	104.670	6.125	104.870	104.770	104.670	6.125	104.870	104.770	104.670	6.125	103.726	103.626	103.526				
6.250	103.165	103.054	102.945	6.250	105.249	105.149	105.049	6.250	105.249	105.149	105.049	6.250	105.249	105.149	105.049	6.250	103.939	103.839	103.739				
6.375	103.305	103.176	103.065	6.375	105.415	105.315	105.215	6.375	105.415	105.315	105.215	6.375	105.415	105.315	105.215	6.375	104.161	104.061	103.961				
6.500	103.900	103.771	103.660	6.500	105.515	105.415	105.315	6.500	105.515	105.415	105.315	6.500	105.515	105.415	105.315	6.500	102.638	102.538	102.438				
6.625	104.167	104.038	103.967	6.625	105.364	105.264	105.164	6.625	105.364	105.264	105.164	6.625	105.364	105.264	105.164	6.625	102.974	102.874	102.774				
6.750	104.294	104.165	104.094	6.750	105.725	105.625	105.525	6.750	105.725	105.625	105.525	6.750	105.725	105.625	105.525	6.750	103.249	103.149	103.049				
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	101.452	101.352	101.252	3.750	101.452	101.352	101.252	3.750	100.335	100.235	100.135	3.750	100.835	100.735	100.635	3.750	100.835	100.735	100.635				
3.875	101.728	101.628	101.528	3.875	101.728	101.628	101.528	3.875	100.661	100.561	100.461	3.875	101.111	101.011	100.911	3.875	101.111	101.011	100.911				
3.990	102.002	101.902	101.802	3.990	102.002	101.902	101.802	3.990	100.838	100.738	100.638	3.990	100.888	100.788	100.688	3.990	100.888	100.788	100.688				
4.000	102.102	102.002	101.902	4.000	102.102	102.002	101.902	4.000	100.738	100.638	100.538	4.000	100.988	100.888	100.788	4.000	100.988	100.888	100.788				
4.125	102.540	102.440	102.340	4.125	102.540	102.440	102.340	4.125	101.176	101.076	100.976	4.125	101.426	101.326	101.226	4.125	101.426	101.326	101.226				
4.250	102.904	102.804	102.704	4.250	102.904	102.804	102.704	4.250	101.540	101.440	101.340	4.250	101.790	101.690	101.590	4.250	101.790	101.690	101.590				
4.375	103.057	102.957	102.857	4.375	103.057	102.957	102.857	4.375	101.943	101.843	101.743	4.375	101.943	101.843	101.743	4.375	101.943	101.843	101.743				
4.500	103.584	103.484	103.384	4.500	103.584	103.484	103.384	4.500	100.865	100.765	100.665	4.500	100.865	100.765	100.665	4.500	100.865	100.765	100.665				
4.625	103.049	102.949	102.849	4.625	103.049	102.949	102.849	4.625	101.330	101.230	101.130	4.625	101.330	101.230	101.130	4.625	101.330	101.230	101.130				
4.750	103.319	103.219	103.119	4.750	103.319	103.219	103.119	4.750	101.600	101.500	101.400	4.750	101.600	101.500	101.400	4.750	101.600	101.500	101.400				
4.875	103.475	103.375	103.275	4.875	103.475	103.375	103.275	4.875	101.756	101.656	101.556	4.875	101.756	101.656	101.556	4.875	101.756	101.656	101.556				
4.990	103.247	103.147	103.047	4.990	103.247	103.147	103.047	4.990	101.278	101.178	101.078	4.990	101.278	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.:

4/15/2019

45 Day Lock Exp.:

4/29/2019

60 Day Lock Exp.:

5/14/2019

W. Rate Sheet Dated: 3/15/2019

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	103.038	102.938	102.838	4.250	101.458	101.358	101.234	3.750	100.878	100.778	100.678	4.750	101.868	101.768	101.668	3.750	100.261	100.161	100.061
4.875	103.544	103.444	103.344	4.375	101.904	101.804	101.682	3.875	101.404	101.304	101.204	4.875	102.374	102.274	102.174	3.875	100.787	100.687	100.587
4.990	103.633	103.533	103.433	4.500	102.342	102.242	102.122	3.990	101.705	101.605	101.505	4.990	102.463	102.363	102.263	3.990	100.591	100.491	100.391
5.000	103.733	103.633	103.533	4.625	102.674	102.574	102.440	4.000	101.805	101.705	101.605	5.000	102.563	102.463	102.363	4.000	100.691	100.591	100.491
5.125	103.876	103.776	103.592	4.750	103.177	103.077	102.946	4.125	102.244	102.144	102.044	5.125	102.278	102.178	101.994	4.125	101.130	101.030	100.930
5.250	104.284	104.184	104.003	4.875	103.554	103.454	103.324	4.250	102.608	102.508	102.408	5.250	102.686	102.586	102.405	4.250	101.494	101.394	101.294
5.375	104.549	104.449	104.271	4.990	103.615	103.515	103.390	4.375	103.010	102.910	102.810	5.375	102.951	102.851	102.673	4.375	101.896	101.796	101.696
5.500	104.853	104.753	104.578	5.000	103.715	103.615	103.490	4.500	102.487	102.387	102.287	5.500	103.255	103.155	102.980	4.500	100.768	100.668	100.568
5.625	104.777	104.677	104.531	5.125	103.812	103.712	103.465	4.625	102.952	102.852	102.752	5.625	102.417	102.317	102.171	4.625	101.233	101.133	101.033
5.750	105.198	105.098	104.954	5.250	104.195	104.095	103.851	4.750	103.219	103.119	103.019	5.750	102.838	102.738	102.594	4.750	101.500	101.400	101.300
5.875	105.478	105.378	105.237	5.375	104.458	104.358	104.115	4.875	103.377	103.277	103.177	5.875	103.118	103.018	102.877	4.875	101.658	101.558	101.458
5.990	105.637	105.537	105.397	5.500	104.701	104.601	104.359	4.990	103.216	103.116	103.016	5.990	103.277	103.177	103.037	4.990	101.247	101.147	101.047
6.000	105.737	105.637	105.497	5.625	104.513	104.413	104.267	5.000	103.316	103.216	103.116	6.000	103.377	103.277	103.137	5.000	101.347	101.247	101.147
6.125	105.704	105.593	105.213	5.750	104.870	104.770	104.626	5.125	103.695	103.595	103.495	6.125	102.313	102.202	101.822	5.125	101.726	101.626	101.526
6.250	105.998	105.887	105.508	5.875	105.249	105.149	105.007	5.250	103.909	103.809	103.709	6.250	103.185	103.074	102.695	5.250	101.940	101.840	101.740
6.375	106.288	106.159	106.088	5.990	105.415	105.315	105.173	5.375	104.132	104.032	103.932	6.375	103.325	103.196	103.125	5.375	102.163	102.063	101.963
6.500	106.453	106.324	106.253	6.000	105.515	105.415	105.273	5.500	102.529	102.429	102.329	6.500	103.340	103.211	103.140	5.500	100.372	100.272	100.172
6.625	106.930	106.801	106.730	6.125	105.364	105.252	104.873	5.625	102.865	102.765	102.665	6.625	103.667	103.538	103.467	5.625	100.708	100.608	100.508
6.750	107.267	107.138	107.067	6.250	105.725	105.614	105.235	5.750	103.142	103.042	102.942	6.750	103.854	103.725	103.654	5.750	100.985	100.885	100.785

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.:

4/15/2019

45 Day Lock Exp.:

4/29/2019

60 Day Lock Exp.:

5/14/2019

W. Rate Sheet Dated: 3/15/2019

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	98.426	98.301	98.176	
4.125	98.850	98.725	98.600	
4.250	99.267	99.142	99.017	
4.375	99.612	99.487	99.362	
4.500	99.969	99.844	99.719	
4.625	100.307	100.182	100.057	
4.750	100.680	100.555	100.430	
4.875	100.985	100.860	100.735	
5.000	101.282	101.157	101.032	
5.125	101.588	101.463	101.338	
5.250	101.887	101.762	101.637	
5.375	102.164	102.039	101.914	
5.500	102.431	102.306	102.181	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	99.422	99.297	99.172	
3.875	99.865	99.740	99.615	
4.000	100.318	100.193	100.068	
4.125	100.649	100.524	100.399	
4.250	100.887	100.762	100.637	
4.375	101.000	100.875	100.750	
4.500	101.314	101.189	101.064	
4.625	101.494	101.369	101.244	
4.750	101.775	101.650	101.525	
4.875	102.088	101.963	101.838	
5.000	102.365	102.240	102.115	

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	98.886	98.761	98.636	
3.625	99.353	99.228	99.103	
3.750	99.834	99.709	99.584	
3.875	100.248	100.123	99.998	
4.000	100.629	100.504	100.379	
4.125	100.995	100.870	100.745	
4.250	101.303	101.178	101.053	
4.375	101.553	101.428	101.303	
4.500	101.760	101.635	101.510	
4.625	102.048	101.923	101.798	
4.750	102.293	102.168	102.043	
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)