



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.: 4/17/2019

45 Day Lock Exp.: 5/2/2019

60 Day Lock Exp.: 5/17/2019

W. Rate Sheet Dated: 3/18/2019

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	100.851	100.701	100.551	3.750	100.331	100.181	100.031	2.375	95.824	95.674	95.524	3.125	97.423	97.273	97.123
3.875	101.392	101.242	101.092	3.875	100.766	100.616	100.466	2.500	94.816	94.666	94.516	3.250	98.017	97.867	97.717
4.000	101.936	101.786	101.636	4.000	101.163	101.013	100.863	2.625	96.903	96.753	96.603	3.375	98.438	98.288	98.138
4.125	102.472	102.322	102.172	4.125	101.579	101.429	101.279	2.750	98.182	98.032	97.882	3.500	98.800	98.650	98.500
4.250	102.294	102.194	102.084	4.250	101.711	101.611	101.502	2.875	98.674	98.524	98.374	3.625	99.180	99.030	98.880
4.375	102.822	102.722	102.613	4.375	102.110	102.010	101.900	3.000	99.162	99.012	98.862	Margin = 2.250		Index = 2.530	
4.500	103.278	103.178	103.069	4.500	102.468	102.368	102.259	3.125	99.644	99.494	99.344				
4.625	103.711	103.611	103.501	4.625	102.798	102.698	102.589	3.250	99.779	99.629	99.479				
4.750	103.836	103.736	103.636	4.750	102.506	102.406	102.306	3.375	100.265	100.115	99.965				
4.875	103.491	103.391	103.291	4.875	102.904	102.804	102.704	3.500	100.735	100.585	100.435				
5.000	103.892	103.792	103.692	5.000	103.263	103.163	103.063	3.625	101.200	101.050	100.900				
5.125	104.311	104.211	104.111	5.125	103.593	103.493	103.393	3.750	101.058	100.908	100.758				
5.250	103.679	103.579	103.470	5.250	103.191	103.091	102.981	3.875	101.471	101.321	101.171				
5.375	104.071	103.971	103.862	5.375	103.589	103.489	103.380	4.000	101.845	101.695	101.545				
5.500	104.577	104.477	104.368	5.500	103.948	103.848	103.739	4.125	102.239	102.089	101.939				
5.625	104.996	104.896	104.787	5.625	104.278	104.178	104.068	4.250	101.556	101.406	101.256				
5.750	104.770	104.670	104.570	5.750	104.032	103.932	103.832	4.375	101.931	101.781	101.631				
5.875	105.163	105.063	104.963	5.875	104.431	104.331	104.231	4.500	102.268	102.118	101.968				
6.000	105.669	105.569	105.469	6.000	104.789	104.689	104.589	4.625	102.575	102.425	102.275				

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	99.701	99.551	99.401	3.750	99.331	99.181	99.031	2.375	94.824	94.674	94.524	3.125	96.423	96.273	96.123
3.875	100.242	100.092	99.942	3.875	99.766	99.616	99.466	2.500	93.816	93.666	93.516	3.250	97.017	96.867	96.717
4.000	100.786	100.636	100.486	4.000	100.163	100.013	99.863	2.625	95.903	95.753	95.603	3.375	97.438	97.288	97.138
4.125	101.322	101.172	101.022	4.125	100.579	100.429	100.279	2.750	97.182	97.032	96.882	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	97.674	97.524	97.374	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	98.162	98.012	97.862	Margin = 2.250		Index = 2.530	
4.500	102.128	102.028	101.919	4.500	101.468	101.368	101.259	3.125	98.644	98.494	98.344	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	98.779	98.629	98.479	Rate	30 Day	45 Day	60 Day
4.750	102.686	102.586	102.486	4.750	101.506	101.406	101.306	3.375	99.265	99.115	98.965	4.625	101.411	101.161	100.911
4.875	102.341	102.241	102.141	4.875	101.904	101.804	101.704	3.500	99.735	99.585	99.435	4.750	100.731	100.481	100.231
5.000	102.742	102.642	102.542	5.000	102.263	102.163	102.063	3.625	100.200	100.050	99.900	4.875	101.191	100.941	100.691
5.125	103.161	103.061	102.961	5.125	102.593	102.493	102.393	3.750	100.058	99.908	99.758	5.000	101.592	101.342	101.092
5.250	102.529	102.429	102.320	5.250	102.191	102.091	101.981	3.875	100.471	100.321	100.171	5.125	102.011	101.761	101.511
5.375	102.921	102.821	102.712	5.375	102.589	102.489	102.380	4.000	100.845	100.695	100.545	5.250	101.379	101.129	100.879
5.500	103.427	103.327	103.218	5.500	102.948	102.848	102.739	4.125	101.239	101.089	100.939	5.375	101.771	101.521	101.271
5.625	103.846	103.746	103.637	5.625	103.278	103.178	103.068	4.250	100.556	100.406	100.256	5.500	102.000	101.750	101.500
5.750	103.620	103.520	103.420	5.750	103.032	102.932	102.832	4.375	100.931	100.781	100.631	5.625	102.250	102.000	101.750
5.875	104.013	103.913	103.813	5.875	103.431	103.331	103.231	4.500	101.268	101.118	100.968	5.750	102.500	102.250	102.000
6.000	104.519	104.419	104.319	6.000	103.789	103.689	103.589	4.625	101.575	101.425	101.275	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	100.341	100.091	99.841	4.875	100.184	99.934	99.684
5.125	101.161	100.911	100.661	5.125	100.873	100.623	100.373
5.375	100.921	100.671	100.421	5.375	100.869	100.619	100.369
5.625	101.846	101.596	101.346	5.625	101.558	101.308	101.058
5.875	102.013	101.763	101.513	5.875	101.711	101.461	101.211
6.000	102.519	102.269	102.019	6.000	102.069	101.819	101.569
6.125	102.578	102.328	102.078	6.125	102.399	102.149	101.899
6.250	102.750	102.500	102.250	6.250	103.027	102.777	102.527
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	

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:	3/18/2019	5.000%

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	97.981	97.731	97.481	
4.875	98.441	98.191	97.941	
5.000	98.842	98.592	98.342	
5.125	99.261	99.011	98.761	
5.250	98.629	98.379	98.129	
5.375	99.021	98.771	98.521	
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.:

4/17/2019

45 Day Lock Exp.:

5/2/2019

60 Day Lock Exp.:

5/17/2019

W. Rate Sheet Dated: 3/18/2019

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	99.632	99.482	99.332	3.750	99.113	98.963	98.813	2.375	92.324	92.174	92.024	3.125	95.74	95.585	95.435
3.875	100.173	100.023	99.873	3.875	99.547	99.397	99.247	2.500	91.316	91.166	91.016	3.250	97.02	96.867	96.717
4.000	100.717	100.567	100.417	4.000	99.944	99.794	99.644	2.625	93.403	93.253	93.103	3.375	97.44	97.288	97.138
4.125	101.253	101.103	100.953	4.125	100.360	100.210	100.060	2.750	96.494	96.344	96.194	3.500	97.80	97.650	97.500
4.250	101.200	101.100	100.991	4.250	100.617	100.517	100.408	2.875	96.987	96.837	96.687	3.625	98.18	98.030	97.880
4.375	101.729	101.629	101.519	4.375	101.016	100.916	100.806	3.000	97.474	97.324	97.174	Margin = 2.250		Index = 2.530	
4.500	102.185	102.085	101.975	4.500	101.375	101.275	101.165	3.125	97.957	97.807	97.657				
4.625	102.617	102.517	102.408	4.625	101.704	101.604	101.495	3.250	98.779	98.629	98.479				
4.750	102.898	102.798	102.698	4.750	101.568	101.468	101.368	3.375	99.265	99.115	98.965				
4.875	102.553	102.453	102.353	4.875	101.967	101.867	101.767	3.500	99.735	99.585	99.435				
5.000	102.955	102.855	102.755	5.000	102.325	102.225	102.125	3.625	100.200	100.050	99.900				
5.125	103.374	103.274	103.174	5.125	102.655	102.555	102.455	3.750	99.840	99.690	99.540				
5.250	102.117	102.017	101.907	5.250	101.628	101.528	101.419	3.875	100.252	100.102	99.952				
5.375	102.509	102.409	102.299	5.375	102.027	101.927	101.817	4.000	100.626	100.476	100.326				
5.500	103.015	102.915	102.805	5.500	102.386	102.286	102.176	4.125	101.020	100.870	100.720				
5.625	103.434	103.334	103.225	5.625	102.715	102.615	102.506	4.250	100.462	100.312	100.162				
5.750	102.895	102.795	102.695	5.750	102.157	102.057	101.957	4.375	100.838	100.688	100.538				
5.875	103.288	103.188	103.088	5.875	102.556	102.456	102.356	4.500	101.174	101.024	100.874				
6.000	103.794	103.694	103.594	6.000	102.914	102.814	102.714	4.625	101.481	101.331	101.181				

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	98.482	98.332	98.182	3.750	98.113	97.963	97.813	2.375	93.074	92.924	92.774	3.125	94.735	94.585	94.435
3.875	99.023	98.873	98.723	3.875	98.547	98.397	98.247	2.500	92.066	91.916	91.766	3.250	96.017	95.867	95.717
4.000	99.567	99.417	99.267	4.000	98.944	98.794	98.644	2.625	94.153	94.003	93.853	3.375	96.438	96.288	96.138
4.125	100.103	99.953	99.803	4.125	99.360	99.210	99.060	2.750	96.275	96.125	95.975	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	96.768	96.618	96.468	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	97.255	97.105	96.955	Margin = 2.250		Index = 2.530	
4.500	101.035	100.935	100.825	4.500	100.375	100.275	100.165	3.125	97.738	97.588	97.438	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	97.686	97.536	97.386	Rate	30 Day	45 Day	60 Day
4.750	101.748	101.648	101.548	4.750	100.568	100.468	100.368	3.375	98.171	98.021	97.871	4.625	100.317	100.067	99.817
4.875	101.403	101.303	101.203	4.875	100.967	100.867	100.767	3.500	98.641	98.491	98.341	4.750	99.793	99.543	99.293
5.000	101.805	101.705	101.605	5.000	101.325	101.225	101.125	3.625	99.107	98.957	98.807	4.875	100.253	100.003	99.753
5.125	102.224	102.124	102.024	5.125	101.655	101.555	101.455	3.750	98.808	98.658	98.508	5.000	100.655	100.405	100.155
5.250	100.967	100.867	100.757	5.250	100.628	100.528	100.419	3.875	99.221	99.071	98.921	5.125	101.074	100.824	100.574
5.375	101.359	101.259	101.149	5.375	101.027	100.927	100.817	4.000	99.595	99.445	99.295	5.250	99.817	99.567	99.317
5.500	101.865	101.765	101.655	5.500	101.386	101.286	101.176	4.125	99.989	99.839	99.689	5.375	100.209	99.959	99.709
5.625	102.284	102.184	102.075	5.625	101.715	101.615	101.506	4.250	98.993	98.843	98.693	5.500	100.438	100.188	99.938
5.750	101.745	101.645	101.545	5.750	101.157	101.057	100.957	4.375	99.369	99.219	99.069	5.625	100.688	100.438	100.188
5.875	102.138	102.038	101.938	5.875	101.556	101.456	101.356	4.500	99.705	99.555	99.405	5.750	100.625	100.375	100.125
6.000	102.644	102.544	102.444	6.000	101.914	101.814	101.714	4.625	100.012	99.862	99.712	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:	3/18/2019 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	99.403	99.153	98.903	4.875	99.247	98.997	98.747
5.125	100.224	99.974	99.724	5.125	99.935	99.685	99.435
5.375	99.359	99.109	98.859	5.375	99.307	99.057	98.807
5.625	100.284	100.034	99.784	5.625	99.995	99.745	99.495
5.875	100.138	99.888	99.638	5.875	99.836	99.586	99.336
6.000	100.644	100.394	100.144	6.000	100.194	99.944	99.694
6.125	100.703	100.453	100.203	6.125	100.524	100.274	100.024
6.250	99.250	99.000	98.750	6.250	99.527	99.277	99.027
Lender paid price cap after comp plan = 100.000							

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.625	97.567	97.317	97.067	
4.750	97.043	96.793	96.543	
4.875	97.503	97.253	97.003	
5.000	97.905	97.655	97.405	
5.125	98.324	98.074	97.824	
5.250	97.067	96.817	96.567	
5.375	97.459	97.209	96.959	
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.: 4/17/2019
45 Day Lock Exp.: 5/2/2019
60 Day Lock Exp.: 5/17/2019

W. Rate Sheet Dated: 3/18/2019

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	101.455	101.355	101.255	4.375	100.539	100.439	100.339	4.375	100.352	100.252	100.152	4.375	100.597	100.497	100.397	4.375	99.681	99.581	99.481
4.500	101.960	101.860	101.760	4.500	101.097	100.997	100.897	4.500	100.909	100.809	100.709	4.500	101.123	101.023	100.923	4.500	100.260	100.160	100.060
4.625	102.347	102.247	102.147	4.625	101.527	101.427	101.327	4.625	101.340	101.240	101.140	4.625	101.381	101.281	101.181	4.625	100.561	100.461	100.361
4.750	102.549	102.449	102.349	4.750	102.181	102.081	101.981	4.750	102.177	102.077	101.977	4.750	101.600	101.500	101.400	4.750	101.232	101.132	101.032
4.875	102.947	102.847	102.747	4.875	102.630	102.530	102.430	4.875	102.630	102.530	102.430	4.875	102.097	101.997	101.897	4.875	101.780	101.680	101.580
4.990	103.258	103.158	103.058	4.990	102.987	102.887	102.787	4.990	102.987	102.887	102.787	4.990	102.469	102.369	102.269	4.990	102.198	102.098	101.998
5.000	103.358	103.258	103.158	5.000	103.087	102.987	102.887	5.000	103.087	102.987	102.887	5.000	102.569	102.469	102.369	5.000	102.298	102.198	102.098
5.125	103.643	103.543	103.443	5.125	103.405	103.305	103.205	5.125	103.405	103.305	103.205	5.125	102.479	102.379	102.279	5.125	102.241	102.141	102.041
5.250	104.019	103.919	103.819	5.250	103.885	103.785	103.685	5.250	103.975	103.875	103.775	5.250	102.942	102.842	102.742	5.250	102.808	102.708	102.608
5.375	104.316	104.216	104.116	5.375	104.224	104.124	104.024	5.375	104.318	104.218	104.118	5.375	103.122	103.022	102.922	5.375	103.030	102.930	102.830
5.500	104.571	104.471	104.371	5.500	104.506	104.406	104.306	5.500	104.600	104.500	104.400	5.500	103.559	103.459	103.359	5.500	103.494	103.394	103.294
5.625	104.784	104.684	104.584	5.625	104.739	104.639	104.539	5.625	104.833	104.733	104.633	5.625	103.492	103.392	103.292	5.625	103.447	103.347	103.247
5.750	105.239	105.139	105.039	5.750	105.350	105.250	105.150	5.750	105.409	105.309	105.209	5.750	103.710	103.610	103.510	5.750	103.710	103.610	103.510
5.875	105.419	105.319	105.219	5.875	105.694	105.594	105.494	5.875	105.757	105.657	105.557	5.875	103.341	103.241	103.141	5.875	103.341	103.241	103.141
5.990	105.527	105.427	105.327	5.990	105.875	105.775	105.675	5.990	105.938	105.838	105.738	5.990	103.693	103.593	103.493	5.990	103.693	103.593	103.493
6.000	105.627	105.527	105.427	6.000	105.975	105.875	105.775	6.000	106.038	105.938	105.838	6.000	103.793	103.693	103.593	6.000	103.793	103.693	103.593
6.125	105.754	105.654	105.554	6.125	106.243	106.143	106.043	6.125	106.306	106.206	106.106	6.125	104.031	103.931	103.831	6.125	104.031	103.931	103.831
6.250	105.875	105.775	105.675	6.250	106.447	106.347	106.247	6.250	106.510	106.410	106.310	6.250	104.254	104.154	104.054	6.250	104.254	104.154	104.054
6.375	105.886	105.772	105.686	6.375	106.543	106.429	106.343	6.375	106.574	106.460	106.374	6.375	101.999	101.885	101.799	6.375	101.999	101.885	101.799
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	99.494	99.394	99.294	4.625	102.485	102.385	102.285	4.625	101.871	101.771	101.671	4.625	101.809	101.609	101.609	3.375	99.492	99.392	99.292
4.500	100.072	99.972	99.872	4.750	102.933	102.833	102.733	4.750	101.953	101.853	101.753	4.750	101.891	101.691	101.691	3.500	100.000	99.900	99.800
4.625	100.374	100.274	100.174	4.875	103.312	103.212	103.112	4.875	102.381	102.281	102.181	4.875	102.318	102.118	102.118	3.625	100.438	100.338	100.238
4.750	101.228	101.128	101.028	4.990	103.457	103.357	103.257	4.990	102.727	102.627	102.527	4.990	102.665	102.465	102.465	3.750	100.805	100.705	100.605
4.875	101.780	101.680	101.580	5.000	103.557	103.457	103.357	5.000	102.827	102.727	102.627	5.000	102.765	102.565	102.565	3.875	101.209	101.109	101.009
4.990	102.198	102.098	101.998	5.125	103.788	103.688	103.588	5.125	103.125	103.025	102.925	5.125	103.062	102.862	102.862	3.990	101.551	101.451	101.351
5.000	102.298	102.198	102.098	5.250	104.236	104.136	104.036	5.250	103.243	103.143	103.043	5.250	103.087	102.887	102.887	4.000	101.651	101.551	101.451
5.125	102.241	102.141	102.041	5.375	104.432	104.332	104.232	5.375	103.523	103.423	103.323	5.375	103.367	103.167	103.167	4.125	102.085	101.985	101.885
5.250	102.898	102.798	102.698	5.500	104.647	104.547	104.447	5.500	103.793	103.693	103.593	5.500	103.637	103.437	103.437	4.250	102.481	102.381	102.281
5.375	103.122	103.022	102.922	5.625	104.816	104.716	104.616	5.625	104.021	103.921	103.821	5.625	103.865	103.665	103.665	4.375	102.884	102.784	102.684
5.500	103.559	103.459	103.359	5.750	104.969	104.869	104.769	5.750	104.471	104.371	104.271	5.750	104.252	104.052	104.052	4.500	103.278	103.178	103.078
5.625	103.492	103.392	103.292	5.875	105.195	105.095	104.995	5.875	104.776	104.676	104.576	5.875	104.557	104.357	104.357	4.625	103.142	103.042	102.942
5.750	103.710	103.610	103.510	5.990	105.292	105.192	105.092	5.990	104.944	104.844	104.744	5.990	104.725	104.525	104.525	4.750	103.347	103.247	103.147
5.875	103.341	103.241	103.141	6.000	105.392	105.292	105.192	6.000	105.044	104.944	104.844	6.000	104.825	104.625	104.625	4.875	103.584	103.484	103.384
5.990	103.693	103.593	103.493	6.125	105.589	105.489	105.389	6.125	105.309	105.209	105.109	6.125	105.091	104.891	104.891	4.990	103.635	103.535	103.435
6.000	103.793	103.693	103.593	6.250	105.310	105.196	105.110	6.250	105.108	105.008	104.908	6.250	104.890	104.690	104.690	5.000	103.735	103.635	103.535
6.125	104.031	103.931	103.831	6.375	105.528	105.414	105.328	6.375	105.404	105.290	105.204	6.375	105.185	104.985	104.985	5.125	103.721	103.621	103.521
6.250	104.254	104.154	104.054	6.500	105.631	105.517	105.431	6.500	105.561	105.447	105.361	6.500	105.342	105.142	105.142	5.250	103.916	103.816	103.716
6.375	101.999	101.885	101.799	6.625	105.710	105.596	105.510	6.625	105.683	105.569	105.483	6.625	105.464	105.264	105.264	5.375	104.108	104.008	103.908
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	99.494	99.394	99.294	4.625	102.485	102.385	102.285	4.625	101.871	101.771	101.671	4.625	101.809	101.609	101.609	3.375	99.492	99.392	99.292
4.500	100.072	99.972	99.872	4.750	102.933	102.833	102.733	4.750	101.953	101.853	101.753	4.750	101.891	101.691	101.691	3.500	100.000	99.900	99.800
4.625	100.374	100.274	100.174	4.875	103.312	103.212	103.112	4.875	102.381	102.281	102.181	4.875	102.318	102.118	102.118	3.625	100.438	100.338	100.238
4.750	101.228	101.128	101.028	4.990	103.457	103.357	103.257	4.990	102.727	102.627	102.527	4.990	102.665	102.465	102.465	3.750	100.805	100.705	100.605
4.875	101.780	101.680	101.580	5.000	103.557	103.457	103.357	5.000	102.827	102.727	102.627	5.000	102.765	102.565	102.565	3.875	101.209	101.109	101.009
4.990	102.198	102.098	101.998	5.125	103.788	103.688	103.588	5.125	103.125	103.025	102.925	5.125	103.062	102.862	102.862	3.990	101.551	101.451	101.351
5.000	102.298	102.198	102.098	5.250	104.236	104.136	104.036	5.250	103.243	103.143	103.043	5.250	103.087	102.887	102.887	4.000	101.651	101.551	101.451
5.125	102.241	102.141	102.041	5.375	104.432	104.332	104.232	5.375	103.523	103.423	103.323	5.375	103.367	103.167	103.167	4.125	102.085	101.985	101.885
5.250	102.898	102.798	102.698	5.500	104.647	104.547	104.447	5.500	103.793	103.693	103.593	5.500	103.637	103.437	103.437	4.250	102.481	102.381	102.281
5.375	103.122	103.022	102.922	5.625	104.816	104.716	104.												



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.: 4/17/2019
45 Day Lock Exp.: 5/2/2019
60 Day Lock Exp.: 5/17/2019

W. Rate Sheet Dated: 3/18/2019

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	102.971	102.871	102.771	4.750	102.721	102.621	102.521	4.750	102.721	102.621	102.521	4.750	101.788	101.688	101.588	4.750	101.538	101.438	101.338
4.875	103.476	103.376	103.276	4.875	103.226	103.126	103.026	4.875	103.226	103.126	103.026	4.875	102.293	102.193	102.093	4.875	102.043	101.943	101.843
4.990	103.562	103.462	103.362	4.990	103.062	102.962	102.862	4.990	103.062	102.962	102.862	4.990	102.379	102.279	102.179	4.990	101.879	101.779	101.679
5.000	103.662	103.562	103.462	5.000	103.162	103.062	102.962	5.000	103.162	103.062	102.962	5.000	102.479	102.379	102.279	5.000	101.979	101.879	101.779
5.125	103.794	103.694	103.577	5.125	103.294	103.194	103.077	5.125	103.294	103.194	103.077	5.125	102.207	102.107	101.990	5.125	101.707	101.607	101.490
5.250	104.187	104.087	103.976	5.250	103.687	103.587	103.476	5.250	103.687	103.587	103.476	5.250	102.600	102.500	102.389	5.250	102.100	102.000	101.889
5.375	104.483	104.383	104.278	5.375	104.483	104.383	104.278	5.375	104.483	104.383	104.278	5.375	102.896	102.796	102.691	5.375	102.896	102.796	102.691
5.500	104.785	104.685	104.580	5.500	104.785	104.685	104.580	5.500	104.785	104.685	104.580	5.500	103.198	103.098	102.993	5.500	103.198	103.098	102.993
5.625	104.793	104.693	104.562	5.625	104.793	104.693	104.562	5.625	104.793	104.693	104.562	5.625	102.378	102.278	102.147	5.625	102.378	102.278	102.147
5.750	105.209	105.109	104.986	5.750	105.209	105.109	104.986	5.750	105.209	105.109	104.986	5.750	102.794	102.694	102.571	5.750	102.794	102.694	102.571
5.875	105.486	105.386	105.266	5.875	105.486	105.386	105.266	5.875	105.486	105.386	105.266	5.875	103.071	102.971	102.851	5.875	103.071	102.971	102.851
5.990	105.648	105.548	105.432	5.990	105.648	105.548	105.432	5.990	105.648	105.548	105.432	5.990	103.233	103.133	103.017	5.990	103.233	103.133	103.017
6.000	105.748	105.648	105.532	6.000	105.748	105.648	105.532	6.000	105.748	105.648	105.532	6.000	103.333	103.233	103.117	6.000	103.333	103.233	103.117
6.125	105.716	105.597	105.270	6.125	105.716	105.597	105.270	6.125	105.716	105.597	105.270	6.125	103.235	103.135	103.019	6.125	103.235	103.135	103.019
6.250	106.008	105.889	105.566	6.250	106.008	105.889	105.566	6.250	106.008	105.889	105.566	6.250	103.195	103.076	102.753	6.250	103.195	103.076	102.753
6.375	106.362	106.224	106.162	6.375	106.362	106.224	106.162	6.375	106.362	106.224	106.162	6.375	103.399	103.261	103.199	6.375	103.399	103.261	103.199
6.500	107.105	106.967	106.905	6.500	107.105	106.967	106.905	6.500	107.105	106.967	106.905	6.500	103.992	103.854	103.792	6.500	103.992	103.854	103.792
6.625	107.520	107.382	107.320	6.625	107.520	107.382	107.320	6.625	107.520	107.382	107.320	6.625	104.257	104.119	104.057	6.625	104.257	104.119	104.057
6.750	107.797	107.659	107.597	6.750	107.797	107.659	107.597	6.750	107.797	107.659	107.597	6.750	104.384	104.246	104.184	6.750	104.384	104.246	104.184
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	101.538	101.438	101.338	4.250	101.455	101.355	101.255	4.250	101.830	101.730	101.630	4.250	101.830	101.730	101.630	3.750	100.992	100.892	100.792
4.875	102.043	101.943	101.843	4.375	101.897	101.797	101.697	4.375	102.272	102.172	102.072	4.375	102.272	102.172	102.072	3.875	101.522	101.422	101.322
4.990	101.879	101.779	101.679	4.500	102.332	102.232	102.132	4.500	102.707	102.607	102.507	4.500	102.707	102.607	102.507	3.990	101.766	101.666	101.566
5.000	101.979	101.879	101.779	4.625	102.631	102.531	102.430	4.625	103.006	102.906	102.795	4.625	103.006	102.906	102.795	4.000	101.866	101.766	101.666
5.125	101.707	101.607	101.490	4.750	103.132	103.032	102.924	4.750	103.507	103.407	103.299	4.750	103.507	103.407	103.299	4.125	102.306	102.206	102.106
5.250	102.100	102.000	101.889	4.875	103.504	103.404	103.300	4.875	103.879	103.779	103.675	4.875	103.879	103.779	103.675	4.250	102.671	102.571	102.471
5.375	102.896	102.796	102.691	4.990	103.567	103.467	103.365	4.990	103.692	103.592	103.490	4.990	103.692	103.592	103.490	4.375	103.071	102.971	102.871
5.500	103.198	103.098	102.993	5.000	103.667	103.567	103.465	5.000	103.792	103.692	103.590	5.000	103.792	103.692	103.590	4.500	102.604	102.504	102.378
5.625	102.378	102.278	102.147	5.125	103.798	103.698	103.518	5.125	103.923	103.823	103.643	5.125	103.923	103.823	103.643	4.625	103.067	102.967	102.842
5.750	102.794	102.694	102.571	5.250	104.179	104.079	103.902	5.250	104.304	104.204	104.027	5.250	104.304	104.204	104.027	4.750	103.334	103.234	103.110
5.875	103.071	102.971	102.851	5.375	104.440	104.340	104.166	5.375	104.440	104.340	104.166	5.375	104.440	104.340	104.166	4.875	103.492	103.392	103.268
5.990	103.233	103.133	103.017	5.500	104.681	104.581	104.412	5.500	104.681	104.581	104.412	5.500	104.681	104.581	104.412	4.990	103.283	103.183	103.029
6.000	103.333	103.233	103.117	5.625	104.563	104.463	104.334	5.625	104.563	104.463	104.334	5.625	104.563	104.463	104.334	5.000	103.383	103.283	103.129
6.125	102.325	102.206	101.879	5.750	104.919	104.819	104.693	5.750	104.919	104.819	104.693	5.750	104.919	104.819	104.693	5.125	103.762	103.662	103.409
6.250	103.195	103.076	102.753	5.875	105.297	105.197	105.074	5.875	105.297	105.197	105.074	5.875	105.297	105.197	105.074	5.250	103.974	103.874	103.621
6.375	103.399	103.261	103.199	5.990	105.462	105.362	105.243	5.990	105.462	105.362	105.243	5.990	105.462	105.362	105.243	5.375	104.195	104.095	103.843
6.500	103.992	103.854	103.792	6.000	105.562	105.462	105.343	6.000	105.562	105.462	105.343	6.000	105.562	105.462	105.343	5.500	102.688	102.588	99.339
6.625	104.257	104.119	104.057	6.125	105.395	105.276	104.950	6.125	105.395	105.276	104.950	6.125	105.395	105.276	104.950	5.625	103.022	102.922	99.677
6.750	104.384	104.246	104.184	6.250	105.755	105.636	105.313	6.250	105.755	105.636	105.313	6.250	105.755	105.636	105.313	5.750	103.300	103.199	99.961
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	101.492	101.392	101.292	3.750	101.492	101.392	101.292	3.750	100.372	100.272	100.172	3.750	100.872	100.772	100.672	3.750	100.872	100.772	100.672
3.875	101.772	101.672	101.572	3.875	101.772	101.672	101.572	3.875	100.902	100.802	100.702	3.875	101.152	101.052	100.952	3.875	101.152	101.052	100.952
3.990	102.016	101.916	101.816	3.990	102.016	101.916	101.816	3.990	100.647	100.547	100.447	3.990	100.897	100.797	100.697	3.990	100.897	100.797	100.697
4.000	102.116	102.016	101.916	4.000	102.116	102.016	101.916	4.000	100.747	100.647	100.547	4.000	100.997	100.897	100.797	4.000	100.997	100.897	100.797
4.125	102.556	102.456	102.356	4.125	102.556	102.456	102.356	4.125	101.187	101.087	100.987	4.125	101.437	101.337	101.237	4.125	101.437	101.337	101.237
4.250	102.921	102.821	102.721	4.250	102.921	102.821	102.721	4.250	101.582	101.482	101.382	4.250	101.802	101.702	101.602	4.250	101.802	101.702	101.602
4.375	103.071	102.971	102.871	4.375	103.071	102.971	102.871	4.375	101.952	101.852	101.752	4.375	101.952	101.852	101.752	4.375	101.952	101.852	101.752
4.500	102.604	102.504	102.378	4.500	102.604	102.504	102.378	4.500	100.885	100.785	100.659	4.500	100.885	100.785	100.659	4.500	100.885	100.785	100.659
4.625	103.067	102.967	102.842	4.625	103.067	102.967	102.842	4.625	101.348	101.248	101.123	4.625	101.348	101.248	101.123	4.625	101.348	101.248	101.123
4.750	103.334	103.234	103.110	4.750	103.334	103													



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.:

4/17/2019

45 Day Lock Exp.:

5/2/2019

60 Day Lock Exp.:

5/17/2019

W. Rate Sheet Dated: 3/18/2019

Release Time: 10:00 am ET

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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	102.990	102.890	102.790	4.250	101.493	101.393	101.257	3.750	100.952	100.852	100.752	4.750	101.807	101.707	101.607	3.750	100.332	100.232	100.132
4.875	103.499	103.399	103.299	4.375	101.935	101.835	101.701	3.875	101.478	101.378	101.278	4.875	102.316	102.216	102.116	3.875	100.858	100.758	100.658
4.990	103.585	103.485	103.385	4.500	102.371	102.271	102.141	3.990	101.752	101.652	101.552	4.990	102.402	102.302	102.202	3.990	100.633	100.533	100.433
5.000	103.685	103.585	103.485	4.625	102.654	102.554	102.424	4.000	101.852	101.752	101.652	5.000	102.502	102.402	102.302	4.000	100.733	100.633	100.533
5.125	103.836	103.736	103.531	4.750	103.157	103.057	102.930	4.125	102.290	102.190	102.090	5.125	102.249	102.149	101.944	4.125	101.171	101.071	100.971
5.250	104.232	104.132	103.933	4.875	103.532	103.432	103.309	4.250	102.654	102.554	102.454	5.250	102.645	102.545	102.346	4.250	101.535	101.435	101.335
5.375	104.531	104.431	104.234	4.990	103.593	103.493	103.371	4.375	103.057	102.957	102.857	5.375	102.944	102.844	102.647	4.375	101.938	101.838	101.738
5.500	104.833	104.733	104.543	5.000	103.693	103.593	103.471	4.500	102.584	102.484	102.384	5.500	103.246	103.146	102.956	4.500	100.865	100.765	100.665
5.625	104.757	104.657	104.456	5.125	103.824	103.724	103.456	4.625	103.049	102.949	102.849	5.625	103.342	103.242	103.041	4.625	101.330	101.230	101.130
5.750	105.178	105.078	104.882	5.250	104.206	104.106	103.841	4.750	103.319	103.219	103.119	5.750	102.763	102.663	102.467	4.750	101.600	101.500	101.400
5.875	105.456	105.356	105.165	5.375	104.468	104.368	104.105	4.875	103.475	103.375	103.275	5.875	103.041	102.941	102.750	4.875	101.756	101.656	101.556
5.990	105.617	105.517	105.330	5.500	104.710	104.610	104.352	4.990	103.247	103.147	103.047	5.990	103.202	103.102	102.915	4.990	101.278	101.178	101.078
6.000	105.717	105.617	105.430	5.625	104.513	104.413	104.213	5.000	103.347	103.247	103.147	6.000	103.302	103.202	103.015	5.000	101.378	101.278	101.178
6.125	105.684	105.573	105.184	5.750	104.870	104.770	104.573	5.125	103.726	103.626	103.526	6.125	102.293	102.182	101.793	5.125	101.757	101.657	101.557
6.250	105.978	105.867	105.482	5.875	105.249	105.149	104.957	5.250	103.939	103.839	103.739	6.250	103.165	103.054	102.669	5.250	101.970	101.870	101.770
6.375	106.268	106.139	106.068	5.990	105.415	105.315	105.125	5.375	104.161	104.061	103.961	6.375	103.305	103.176	103.105	5.375	102.192	102.092	101.992
6.500	106.453	106.324	106.253	6.000	105.515	105.415	105.225	5.500	102.638	102.538	102.438	6.500	103.340	103.211	103.140	5.500	100.481	100.381	100.281
6.625	106.930	106.801	106.730	6.125	105.364	105.252	104.864	5.625	102.974	102.874	102.774	6.625	103.667	103.538	103.467	5.625	100.817	100.717	100.617
6.750	107.267	107.138	107.067	6.250	105.725	105.614	105.227	5.750	103.249	103.149	103.049	6.750	103.854	103.725	103.654	5.750	101.092	100.992	100.892

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%
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.:

4/17/2019

45 Day Lock Exp.:

5/2/2019

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5/17/2019

W. Rate Sheet Dated: 3/18/2019

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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	98.418	98.293	98.168	
4.125	98.844	98.719	98.594	
4.250	99.264	99.139	99.014	
4.375	99.609	99.484	99.359	
4.500	99.991	99.866	99.741	
4.625	100.327	100.202	100.077	
4.750	100.697	100.572	100.447	
4.875	101.037	100.912	100.787	
5.000	101.345	101.220	101.095	
5.125	101.646	101.521	101.396	
5.250	101.939	101.814	101.689	
5.375	102.212	102.087	101.962	
5.500	102.476	102.351	102.226	

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	99.383	99.258	99.133	
3.875	99.827	99.702	99.577	
4.000	100.279	100.154	100.029	
4.125	100.608	100.483	100.358	
4.250	100.847	100.722	100.597	
4.375	100.960	100.835	100.710	
4.500	101.273	101.148	101.023	
4.625	101.456	101.331	101.206	
4.750	101.737	101.612	101.487	
4.875	102.051	101.926	101.801	
5.000	102.329	102.204	102.079	

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	98.911	98.786	98.661	
3.625	99.377	99.252	99.127	
3.750	99.857	99.732	99.607	
3.875	100.271	100.146	100.021	
4.000	100.647	100.522	100.397	
4.125	101.009	100.884	100.759	
4.250	101.319	101.194	101.069	
4.375	101.568	101.443	101.318	
4.500	101.774	101.649	101.524	
4.625	102.056	101.931	101.806	
4.750	102.307	102.182	102.057	
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

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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)