



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/18/2019

45 Day Lock Exp.: 5/3/2019

60 Day Lock Exp.: 5/20/2019

W. Rate Sheet Dated: 3/19/2019

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	100.820	100.670	100.520	3.750	100.300	100.150	100.000	2.375	95.871	95.721	95.571	3.125	97.423	97.273	97.123
3.875	101.361	101.211	101.061	3.875	100.735	100.585	100.435	2.500	94.816	94.666	94.516	3.250	98.017	97.867	97.717
4.000	101.905	101.755	101.605	4.000	101.132	100.982	100.832	2.625	96.903	96.753	96.603	3.375	98.438	98.288	98.138
4.125	102.441	102.291	102.141	4.125	101.548	101.398	101.248	2.750	98.154	98.004	97.854	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	98.647	98.497	98.347	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	99.134	98.984	98.834	Margin = 2.250		Index = 2.520	
4.500	103.278	103.178	103.069	4.500	102.468	102.368	102.259	3.125	99.617	99.467	99.317				
4.625	103.711	103.611	103.501	4.625	102.798	102.698	102.589	3.250	99.740	99.590	99.440				
4.750	103.836	103.736	103.636	4.750	102.553	102.453	102.353	3.375	100.226	100.076	99.926				
4.875	103.538	103.438	103.338	4.875	102.951	102.851	102.751	3.500	100.696	100.546	100.396				
5.000	103.939	103.839	103.739	5.000	103.310	103.210	103.110	3.625	101.161	101.011	100.861				
5.125	104.358	104.258	104.158	5.125	103.640	103.540	103.440	3.750	101.031	100.881	100.731				
5.250	103.663	103.563	103.423	5.250	103.175	103.075	102.935	3.875	101.443	101.293	101.143				
5.375	104.056	103.956	103.815	5.375	103.574	103.474	103.333	4.000	101.818	101.668	101.518				
5.500	104.562	104.462	104.321	5.500	103.932	103.832	103.692	4.125	102.211	102.061	101.911				
5.625	104.981	104.881	104.740	5.625	104.262	104.162	104.022	4.250	101.524	101.374	101.224				
5.750	104.911	104.811	104.711	5.750	104.173	104.073	103.973	4.375	101.900	101.750	101.600				
5.875	105.303	105.203	105.103	5.875	104.571	104.471	104.371	4.500	102.236	102.086	101.936				
6.000	105.809	105.709	105.609	6.000	104.930	104.830	104.730	4.625	102.544	102.394	102.244				

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	99.670	99.520	99.370	3.750	99.300	99.150	99.000	2.375	94.871	94.721	94.571	3.125	96.423	96.273	96.123
3.875	100.211	100.061	99.911	3.875	99.735	99.585	99.435	2.500	93.816	93.666	93.516	3.250	97.017	96.867	96.717
4.000	100.755	100.605	100.455	4.000	100.132	99.982	99.832	2.625	95.903	95.753	95.603	3.375	97.438	97.288	97.138
4.125	101.291	101.141	100.991	4.125	100.548	100.398	100.248	2.750	97.154	97.004	96.854	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	97.647	97.497	97.347	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	98.134	97.984	97.834	Margin = 2.250		Index = 2.520	
4.500	102.128	102.028	101.919	4.500	101.468	101.368	101.259	3.125	98.617	98.467	98.317	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	98.740	98.590	98.440	Rate	30 Day	45 Day	60 Day
4.750	102.686	102.586	102.486	4.750	101.553	101.453	101.353	3.375	99.226	99.076	98.926	4.625	101.411	101.161	100.911
4.875	102.388	102.288	102.188	4.875	101.951	101.851	101.751	3.500	99.696	99.546	99.396	4.750	100.778	100.528	100.278
5.000	102.789	102.689	102.589	5.000	102.310	102.210	102.110	3.625	100.161	100.011	99.861	4.875	101.238	100.988	100.738
5.125	103.208	103.108	103.008	5.125	102.640	102.540	102.440	3.750	100.031	99.881	99.731	5.000	101.639	101.389	101.139
5.250	102.513	102.413	102.273	5.250	102.175	102.075	101.935	3.875	100.443	100.293	100.143	5.125	102.058	101.808	101.558
5.375	102.906	102.806	102.665	5.375	102.574	102.474	102.333	4.000	100.818	100.668	100.518	5.250	101.363	101.113	100.863
5.500	103.412	103.312	103.171	5.500	102.932	102.832	102.692	4.125	101.211	101.061	100.911	5.375	101.756	101.506	101.256
5.625	103.831	103.731	103.590	5.625	103.262	103.162	103.022	4.250	100.524	100.374	100.224	5.500	102.000	101.750	101.500
5.750	103.761	103.661	103.561	5.750	103.173	103.073	102.973	4.375	100.900	100.750	100.600	5.625	102.250	102.000	101.750
5.875	104.153	104.053	103.953	5.875	103.571	103.471	103.371	4.500	101.236	101.086	100.936	5.750	102.500	102.250	102.000
6.000	104.659	104.559	104.459	6.000	103.930	103.830	103.730	4.625	101.544	101.394	101.244	5.875	102.749	102.499	102.249

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	100.388	100.138	99.888	4.875	100.231	99.981	99.731
5.125	101.208	100.958	100.708	5.125	100.920	100.670	100.420
5.375	100.906	100.656	100.406	5.375	100.854	100.604	100.354
5.625	101.831	101.581	101.331	5.625	101.542	101.292	101.042
5.875	102.153	101.903	101.653	5.875	101.851	101.601	101.351
6.000	102.659	102.409	102.159	6.000	102.210	101.960	101.710
6.125	102.718	102.468	102.218	6.125	102.540	102.290	102.040
6.250	102.750	102.500	102.250	6.250	103.105	102.855	102.605
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	98.028	97.778	97.528	
4.875	98.488	98.238	97.988	
5.000	98.889	98.639	98.389	
5.125	99.308	99.058	98.808	
5.250	98.613	98.363	98.113	
5.375	99.006	98.756	98.506	
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	99.999	99.749	99.499	

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.:

4/18/2019

45 Day Lock Exp.:

5/3/2019

60 Day Lock Exp.:

5/20/2019

W. Rate Sheet Dated: 3/19/2019

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	99.601	99.451	99.301	3.750	99.081	98.931	98.781	2.375	92.371	92.221	92.071	3.125	95.74	95.585	95.435
3.875	100.142	99.992	99.842	3.875	99.516	99.366	99.216	2.500	91.316	91.166	91.016	3.250	97.02	96.867	96.717
4.000	100.686	100.536	100.386	4.000	99.913	99.763	99.613	2.625	93.403	93.253	93.103	3.375	97.44	97.288	97.138
4.125	101.222	101.072	100.922	4.125	100.329	100.179	100.029	2.750	96.467	96.317	96.167	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	96.959	96.809	96.659	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	97.447	97.297	97.147	Margin = 2.250		Index = 2.520	
4.500	102.185	102.085	101.975	4.500	101.375	101.275	101.165	3.125	97.929	97.779	97.629				
4.625	102.617	102.517	102.408	4.625	101.704	101.604	101.495	3.250	98.740	98.590	98.440				
4.750	102.898	102.798	102.698	4.750	101.615	101.515	101.415	3.375	99.226	99.076	98.926				
4.875	102.600	102.500	102.400	4.875	102.013	101.913	101.813	3.500	99.696	99.546	99.396				
5.000	103.001	102.901	102.801	5.000	102.372	102.272	102.172	3.625	100.161	100.011	99.861				
5.125	103.421	103.321	103.221	5.125	102.702	102.602	102.502	3.750	99.812	99.662	99.512				
5.250	102.101	102.001	101.860	5.250	101.613	101.513	101.372	3.875	100.224	100.074	99.924				
5.375	102.493	102.393	102.252	5.375	102.011	101.911	101.770	4.000	100.599	100.449	100.299				
5.500	102.999	102.899	102.758	5.500	102.370	102.270	102.129	4.125	100.993	100.843	100.693				
5.625	103.418	103.318	103.178	5.625	102.700	102.600	102.459	4.250	100.431	100.281	100.131				
5.750	103.036	102.936	102.836	5.750	102.298	102.198	102.098	4.375	100.806	100.656	100.506				
5.875	103.428	103.328	103.228	5.875	102.696	102.596	102.496	4.500	101.143	100.993	100.843				
6.000	103.934	103.834	103.734	6.000	103.055	102.955	102.855	4.625	101.450	101.300	101.150				

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	98.451	98.301	98.151	3.750	98.081	97.931	97.781	2.375	93.121	92.971	92.821	3.125	94.735	94.585	94.435
3.875	98.992	98.842	98.692	3.875	98.516	98.366	98.216	2.500	92.066	91.916	91.766	3.250	96.017	95.867	95.717
4.000	99.536	99.386	99.236	4.000	98.913	98.763	98.613	2.625	94.153	94.003	93.853	3.375	96.438	96.288	96.138
4.125	100.072	99.922	99.772	4.125	99.329	99.179	99.029	2.750	96.248	96.098	95.948	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	96.741	96.591	96.441	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	97.228	97.078	96.928	Margin = 2.250		Index = 2.520	
4.500	101.035	100.935	100.825	4.500	100.375	100.275	100.165	3.125	97.711	97.561	97.411	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	97.646	97.496	97.346	Rate	30 Day	45 Day	60 Day
4.750	101.748	101.648	101.548	4.750	100.615	100.515	100.415	3.375	98.132	97.982	97.832	4.625	100.317	100.067	99.817
4.875	101.450	101.350	101.250	4.875	101.013	100.913	100.813	3.500	98.602	98.452	98.302	4.750	99.840	99.590	99.340
5.000	101.851	101.751	101.651	5.000	101.372	101.272	101.172	3.625	99.068	98.918	98.768	4.875	100.300	100.050	99.800
5.125	102.271	102.171	102.071	5.125	101.702	101.602	101.502	3.750	98.781	98.631	98.481	5.000	100.701	100.451	100.201
5.250	100.951	100.851	100.710	5.250	100.613	100.513	100.372	3.875	99.193	99.043	98.893	5.125	101.121	100.871	100.621
5.375	101.343	101.243	101.102	5.375	101.011	100.911	100.770	4.000	99.568	99.418	99.268	5.250	99.801	99.551	99.301
5.500	101.849	101.749	101.608	5.500	101.370	101.270	101.129	4.125	99.961	99.811	99.661	5.375	100.193	99.943	99.693
5.625	102.268	102.168	102.028	5.625	101.700	101.600	101.459	4.250	98.962	98.812	98.662	5.500	100.437	100.187	99.937
5.750	101.886	101.786	101.686	5.750	101.298	101.198	101.098	4.375	99.338	99.188	99.038	5.625	100.687	100.437	100.187
5.875	102.278	102.178	102.078	5.875	101.696	101.596	101.496	4.500	99.674	99.524	99.374	5.750	100.625	100.375	100.125
6.000	102.784	102.684	102.584	6.000	102.055	101.955	101.855	4.625	99.981	99.831	99.681	5.875	100.874	100.624	100.374

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:	3/19/2019 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	99.450	99.200	98.950	4.875	99.293	99.043	98.793
5.125	100.271	100.021	99.771	5.125	99.982	99.732	99.482
5.375	99.343	99.093	98.843	5.375	99.291	99.041	98.791
5.625	100.268	100.018	99.768	5.625	99.980	99.730	99.480
5.875	100.278	100.028	99.778	5.875	99.976	99.726	99.476
6.000	100.784	100.534	100.284	6.000	100.335	100.085	99.835
6.125	100.843	100.593	100.343	6.125	100.665	100.415	100.165
6.250	99.250	99.000	98.750	6.250	99.605	99.355	99.105
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	97.090	96.840	96.590	
4.875	97.550	97.300	97.050	
5.000	97.951	97.701	97.451	
5.125	98.371	98.121	97.871	
5.250	97.051	96.801	96.551	
5.375	97.443	97.193	96.943	
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	98.124	97.874	97.624	

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/18/2019
45 Day Lock Exp.: 5/3/2019
60 Day Lock Exp.: 5/20/2019

W. Rate Sheet Dated: 3/19/2019

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	101.435	101.335	101.235	4.375	100.520	100.420	100.320	4.375	100.333	100.233	100.133	4.375	100.579	100.479	100.379	4.375	99.664	99.564	99.464										
4.500	101.940	101.840	101.740	4.500	101.077	100.977	100.877	4.500	100.889	100.789	100.689	4.500	101.102	101.002	100.902	4.500	100.239	100.139	100.039										
4.625	102.329	102.229	102.129	4.625	101.506	101.406	101.306	4.625	101.318	101.218	101.118	4.625	101.363	101.263	101.163	4.625	100.540	100.440	100.340										
4.750	102.562	102.462	102.362	4.750	102.194	102.094	101.994	4.750	102.190	102.090	101.990	4.750	101.613	101.513	101.413	4.750	101.245	101.145	101.045										
4.875	102.959	102.859	102.759	4.875	102.643	102.543	102.443	4.875	102.643	102.543	102.443	4.875	102.109	102.009	101.909	4.875	101.793	101.693	101.593										
4.990	103.271	103.171	103.071	4.990	103.000	102.900	102.800	4.990	103.000	102.900	102.800	4.990	102.481	102.381	102.281	4.990	102.210	102.110	102.010										
5.000	103.371	103.271	103.171	5.000	103.100	103.000	102.900	5.000	103.100	103.000	102.900	5.000	102.581	102.481	102.381	5.000	102.310	102.210	102.110										
5.125	103.656	103.556	103.456	5.125	103.418	103.318	103.218	5.125	103.418	103.318	103.218	5.125	102.991	102.891	102.791	5.125	102.253	102.153	102.053										
5.250	104.063	103.963	103.863	5.250	103.929	103.829	103.729	5.250	104.019	103.919	103.819	5.250	102.954	102.854	102.754	5.250	102.820	102.720	102.620										
5.375	104.360	104.260	104.160	5.375	104.267	104.167	104.067	5.375	104.361	104.261	104.161	5.375	103.166	103.066	102.966	5.375	103.073	102.973	102.873										
5.500	104.615	104.515	104.415	5.500	104.550	104.450	104.350	5.500	104.644	104.544	104.444	5.500	103.601	103.501	103.401	5.500	103.536	103.436	103.336										
5.625	104.824	104.724	104.624	5.625	104.783	104.683	104.583	5.625	104.877	104.777	104.677	5.625	103.536	103.436	103.336	5.625	103.495	103.395	103.295										
5.750	105.315	105.215	105.115	5.750	105.425	105.325	105.225	5.750	105.484	105.384	105.284	5.750	103.754	103.654	103.554	5.750	103.754	103.654	103.554										
5.875	105.495	105.395	105.295	5.875	105.770	105.670	105.570	5.875	105.832	105.732	105.632	5.875	103.416	103.316	103.216	5.875	103.416	103.316	103.216										
5.990	105.602	105.502	105.402	5.990	105.951	105.851	105.751	5.990	106.013	105.913	105.813	5.990	103.768	103.668	103.568	5.990	103.768	103.668	103.568										
6.000	105.702	105.602	105.502	6.000	106.051	105.951	105.851	6.000	106.113	106.013	105.913	6.000	103.868	103.768	103.668	6.000	103.868	103.768	103.668										
6.125	105.830	105.730	105.630	6.125	106.319	106.219	106.119	6.125	106.381	106.281	106.181	6.125	104.106	104.006	103.906	6.125	104.106	104.006	103.906										
6.250	105.950	105.850	105.750	6.250	106.522	106.422	106.322	6.250	106.585	106.485	106.385	6.250	104.326	104.226	104.126	6.250	104.326	104.226	104.126										
6.375	105.957	105.843	105.757	6.375	106.614	106.500	106.414	6.375	106.645	106.531	106.445	6.375	102.069	101.955	101.869	6.375	102.069	101.955	101.869										
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	99.477	99.377	99.277	4.625	102.499	102.399	102.299	4.625	101.849	101.749	101.649	4.625	101.787	101.587	101.587	3.375	99.444	99.344	99.244										
4.500	100.051	99.951	99.851	4.750	102.946	102.846	102.746	4.750	101.966	101.866	101.766	4.750	101.904	101.704	101.704	3.500	99.951	99.851	99.751										
4.625	100.352	100.252	100.152	4.875	103.325	103.225	103.125	4.875	102.394	102.294	102.194	4.875	102.331	102.131	102.131	3.625	100.389	100.289	100.189										
4.750	101.241	101.141	101.041	4.990	103.669	103.569	103.469	4.990	102.740	102.640	102.540	4.990	102.678	102.478	102.478	3.750	100.791	100.691	100.591										
4.875	101.793	101.693	101.593	5.000	103.569	103.469	103.369	5.000	102.840	102.740	102.640	5.000	102.778	102.578	102.578	3.875	101.194	101.094	100.994										
4.990	102.210	102.110	102.010	5.125	103.832	103.732	103.632	5.125	103.137	103.037	102.937	5.125	103.075	102.875	102.875	3.990	101.535	101.435	101.335										
5.000	102.310	102.210	102.110	5.250	104.280	104.180	104.080	5.250	103.287	103.187	103.087	5.250	103.131	102.931	102.931	4.000	101.635	101.535	101.435										
5.125	102.253	102.153	102.053	5.375	104.476	104.376	104.276	5.375	103.566	103.466	103.366	5.375	103.409	103.209	103.209	4.125	102.067	101.967	101.867										
5.250	102.910	102.810	102.710	5.500	104.691	104.591	104.491	5.500	103.837	103.737	103.637	5.500	103.681	103.481	103.481	4.250	102.463	102.363	102.263										
5.375	103.166	103.066	102.966	5.625	104.860	104.760	104.660	5.625	104.065	103.965	103.865	5.625	103.909	103.709	103.709	4.375	102.864	102.764	102.664										
5.500	103.601	103.501	103.401	5.750	105.045	104.945	104.845	5.750	104.546	104.446	104.346	5.750	104.328	104.128	104.128	4.500	103.260	103.160	103.060										
5.625	103.536	103.436	103.336	5.875	105.270	105.170	105.070	5.875	104.851	104.751	104.651	5.875	104.632	104.432	104.432	4.625	103.109	103.009	102.909										
5.750	103.754	103.654	103.554	5.990	105.367	105.267	105.167	5.990	105.019	104.919	104.819	5.990	104.800	104.600	104.600	4.750	103.314	103.214	103.114										
5.875	104.316	104.316	104.316	6.000	105.467	105.367	105.267	6.000	105.119	105.019	104.919	6.000	104.900	104.700	104.700	4.875	103.550	103.450	103.350										
5.990	103.768	103.668	103.568	6.125	105.665	105.565	105.465	6.125	105.385	105.285	105.185	6.125	105.166	104.966	104.966	4.990	103.602	103.502	103.402										
6.000	103.868	103.768	103.668	6.250	105.380	105.286	105.180	6.250	105.179	105.065	104.979	6.250	104.960	104.760	104.760	5.000	103.702	103.602	103.502										
6.125	104.106	104.006	103.906	6.375	105.598	105.484	105.398	6.375	105.474	105.360	105.274	6.375	105.255	105.055	105.055	5.125	103.467	103.367	103.267										
6.250	104.326	104.226	104.126	6.500	105.701	105.587	105.501	6.500	105.631	105.517	105.431	6.500	105.413	105.213	105.213	5.250	103.662	103.562	103.462										
6.375	102.069	101.955	101.869	6.625	105.781	105.667	105.581	6.625	105.754	105.640	105.554	6.625	105.535	105.335	105.335	5.375	103.853	103.753	103.653										
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day						
4.375	99.477	99.377	99.277	4.625	102.499	102.399	102.299	4.625	101.849	101.749	101.649	4.625	101.787	101.587	101.587	3.375	99.444	99.344	99.244	3.375	99.381	99.181	99.181						
4.500	100.051	99.951	99.851	4.750	102.946	102.846	102.746	4.750	101.966	101.866	101.766	4.750	101.904	101.704	101.704	3.500	99.951	99.851	99.751	3.500	99.837	99.637	99.637						
4.625	100.352	100.252	100.152	4.875	103.325	103.225	103.125	4.875	102.394	102.294	102.194	4.875	102.331	102.131	102.131	3.625	100.389	100.289	100.189	3.625	100.275	100.075	100.075						
4.750	101.241	101.141	101.041	4.990	103.669	103.569	103.469	4.990	102.740	102.640	102.540	4.990	102.678	102.478	102.478	3.750	100.791	100.691	100.591	3.750	101.100	100.900	100.900						
4.875	101.793	101.693	101.593	5.000	103.569	103.469	103.369	5.000	102.840	102.740	102.640	5.000	102.778	102.578	102.578	3.875	101.194	101.094	100.994	3.875	101.293	101.093	101.093						
4.990	102.210	102.110	102.010	5.125	103.832	103.732	103.632	5.125	103.137	103.037	102.937	5.125	103.075	102.875	102.875	3.990	101.535	101.435	101.335	3.990	101.489	101.289	101.289						
5.000	102.310	102.210	102.110	5.250	104.280	104.180	104.080	5.250	103.287	103.187	103.087	5.250	103.131	102.931	102.931	4.000	101.635	101.535	101.435	4.000	101.589	101.389	101.389						
5.12																													



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.: 4/18/2019
45 Day Lock Exp.: 5/3/2019
60 Day Lock Exp.: 5/20/2019

W. Rate Sheet Dated: 3/19/2019

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	102.968	102.868	102.768	4.750	102.718	102.618	102.518	4.750	102.718	102.618	102.518	4.750	101.746	101.646	101.546	4.750	101.496	101.396	101.296
4.875	103.474	103.374	103.274	4.875	103.224	103.124	103.024	4.875	103.224	103.124	103.024	4.875	102.252	102.152	102.052	4.875	102.002	101.902	101.802
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	102.340	102.240	102.140	4.990	101.840	101.740	101.640
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	102.440	102.340	102.240	5.000	101.940	101.840	101.740
5.125	103.867	103.767	103.593	5.125	103.367	103.267	103.093	5.125	103.367	103.267	103.093	5.125	102.295	102.195	102.021	5.125	101.795	101.695	101.521
5.250	104.261	104.161	104.061	5.250	103.761	103.661	103.493	5.250	103.761	103.661	103.493	5.250	102.689	102.589	102.421	5.250	102.189	102.089	101.921
5.375	104.558	104.458	104.293	5.375	104.058	103.958	104.293	5.375	104.058	103.958	104.293	5.375	102.986	102.886	102.721	5.375	102.486	102.386	102.221
5.500	104.858	104.758	104.599	5.500	104.358	104.258	104.599	5.500	104.358	104.258	104.599	5.500	103.286	103.186	103.027	5.500	102.786	102.686	102.527
5.625	104.895	104.795	104.620	5.625	104.395	104.295	104.620	5.625	104.395	104.295	104.620	5.625	102.469	102.369	102.194	5.625	102.469	102.369	102.194
5.750	105.313	105.213	105.044	5.750	105.313	105.213	105.044	5.750	105.313	105.213	105.044	5.750	102.887	102.787	102.618	5.750	102.887	102.787	102.618
5.875	105.589	105.489	105.326	5.875	105.589	105.489	105.326	5.875	105.589	105.489	105.326	5.875	103.163	103.063	102.900	5.875	103.163	103.063	102.900
5.990	105.750	105.650	105.487	5.990	105.750	105.650	105.487	5.990	105.750	105.650	105.487	5.990	103.324	103.224	103.061	5.990	103.324	103.224	103.061
6.000	105.850	105.750	105.587	6.000	105.850	105.750	105.587	6.000	105.850	105.750	105.587	6.000	103.424	103.324	103.161	6.000	103.424	103.324	103.161
6.125	105.817	105.697	105.524	6.125	105.817	105.697	105.524	6.125	105.817	105.697	105.524	6.125	103.424	103.324	103.161	6.125	103.424	103.324	103.161
6.250	106.110	105.991	105.821	6.250	106.110	105.991	105.821	6.250	106.110	105.991	105.821	6.250	103.297	103.178	103.008	6.250	103.297	103.178	103.008
6.375	106.427	106.289	106.122	6.375	106.427	106.289	106.122	6.375	106.427	106.289	106.122	6.375	103.464	103.326	103.156	6.375	103.464	103.326	103.156
6.500	107.173	107.035	106.873	6.500	107.173	107.035	106.873	6.500	107.173	107.035	106.873	6.500	104.060	103.922	103.752	6.500	104.060	103.922	103.752
6.625	107.589	107.451	107.389	6.625	107.589	107.451	107.389	6.625	107.589	107.451	107.389	6.625	104.326	104.188	104.018	6.625	104.326	104.188	104.018
6.750	107.866	107.728	107.666	6.750	107.866	107.728	107.666	6.750	107.866	107.728	107.666	6.750	104.543	104.415	104.245	6.750	104.543	104.415	104.245
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	101.496	101.396	101.296	4.250	101.430	101.330	101.229	4.250	101.805	101.705	101.604	4.250	101.805	101.705	101.604	3.750	100.957	100.857	100.757
4.875	102.002	101.902	101.802	4.375	101.874	101.774	101.674	4.375	102.249	102.149	102.049	4.375	102.249	102.149	102.049	3.875	101.488	101.388	101.288
4.990	101.840	101.740	101.640	4.500	102.311	102.211	102.110	4.500	102.686	102.586	102.485	4.500	102.686	102.586	102.485	3.990	101.747	101.647	101.547
5.000	101.940	101.840	101.740	4.625	102.631	102.531	102.432	4.625	103.006	102.906	102.807	4.625	103.006	102.906	102.807	4.000	101.847	101.747	101.647
5.125	101.795	101.695	101.595	4.750	103.133	103.033	102.932	4.750	103.308	103.208	103.109	4.750	103.308	103.208	103.109	4.125	102.289	102.189	102.089
5.250	102.189	102.089	101.989	4.875	103.508	103.408	103.308	4.875	103.883	103.783	103.683	4.875	103.883	103.783	103.683	4.250	102.654	102.554	102.454
5.375	102.986	102.886	102.786	4.990	103.572	103.472	103.372	4.990	103.697	103.597	103.497	4.990	103.697	103.597	103.497	4.375	103.053	102.953	102.853
5.500	103.286	103.186	103.086	5.000	103.672	103.572	103.472	5.000	103.797	103.697	103.597	5.000	103.797	103.697	103.597	5.000	102.580	102.480	102.380
5.625	102.469	102.369	102.269	5.125	103.870	103.770	103.670	5.125	103.995	103.895	103.795	5.125	103.995	103.895	103.795	5.125	103.045	102.945	102.845
5.750	102.887	102.787	102.687	5.250	104.253	104.153	104.053	5.250	104.378	104.278	104.178	5.250	104.378	104.278	104.178	5.250	103.314	103.214	103.114
5.875	103.163	103.063	102.963	5.375	104.516	104.416	104.316	5.375	104.516	104.416	104.316	5.375	104.516	104.416	104.316	5.375	103.471	103.371	103.271
5.990	103.324	103.224	103.124	5.500	104.759	104.659	104.559	5.500	104.759	104.659	104.559	5.500	104.759	104.659	104.559	5.500	103.215	103.115	103.015
6.000	103.424	103.324	103.224	5.625	104.665	104.565	104.465	5.625	104.665	104.565	104.465	5.625	104.665	104.565	104.465	5.625	103.315	103.215	103.115
6.125	104.442	104.342	104.242	5.750	105.022	104.922	104.822	5.750	105.022	104.922	104.822	5.750	105.022	104.922	104.822	5.750	103.695	103.595	103.495
6.250	105.297	105.197	105.097	5.875	105.401	105.301	105.201	5.875	105.401	105.301	105.201	5.875	105.401	105.301	105.201	5.875	103.907	103.807	103.707
6.375	103.464	103.364	103.264	5.990	105.667	105.567	105.467	5.990	105.667	105.567	105.467	5.990	105.667	105.567	105.467	5.990	104.129	104.029	103.929
6.500	104.060	103.960	103.860	6.000	105.667	105.567	105.467	6.000	105.667	105.567	105.467	6.000	105.667	105.567	105.467	6.000	102.649	102.549	102.449
6.625	104.326	104.226	104.126	6.125	105.496	105.396	105.296	6.125	105.496	105.396	105.296	6.125	105.496	105.396	105.296	6.125	102.985	102.885	102.785
6.750	104.453	104.353	104.253	6.250	105.857	105.757	105.657	6.250	105.857	105.757	105.657	6.250	105.857	105.757	105.657	6.250	103.264	103.164	103.064
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	101.457	101.357	101.257	3.750	101.457	101.357	101.257	3.750	100.397	100.297	100.197	3.750	100.897	100.797	100.697	3.750	100.897	100.797	100.697
3.875	101.738	101.638	101.538	3.875	101.738	101.638	101.538	3.875	100.928	100.828	100.728	3.875	101.178	101.078	100.978	3.875	101.178	101.078	100.978
3.990	101.997	101.897	101.797	3.990	101.997	101.897	101.797	3.990	100.689	100.589	100.489	3.990	100.939	100.839	100.739	3.990	100.939	100.839	100.739
4.000	102.097	101.997	101.897	4.000	102.097	101.997	101.897	4.000	100.789	100.689	100.589	4.000	101.039	100.939	100.839	4.000	101.039	100.939	100.839
4.125	102.539	102.439	102.339	4.125	102.539	102.439	102.339	4.125	101.231	101.131	101.031	4.125	101.481	101.381	101.281	4.125	101.481	101.381	101.281
4.250	102.904	102.804	102.704	4.250	102.904	102.804	102.704	4.250	101.596	101.496	101.396	4.250	101.846	101.746	101.646	4.250	101.846	101.746	101.646
4.375	103.053	102.953	102.853	4.375	103.053	102.953	102.853	4.375	101.995	101.895	101.795	4.375	101.995	101.895	101.795	4.375	101.995	101.895	101.795
4.500	102.580	102.480	102.380	4.500	102.580	102.480	102.380	4.500	100.923	100.823	100.709	4.500	100.923	100.823	100.709	4.500	100.923	100.823	100.709
4.625	103.045	102.945	102.840	4.625	103.045	102.945	102.840	4.625	101.388	101.288	101.173	4.625	101.388	101.288	101.173	4.625	101.388	101.288	101.173
4.750	103.314	103.214	103.098	4.750	103.314	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.:

4/18/2019

45 Day Lock Exp.:

5/3/2019

60 Day Lock Exp.:

5/20/2019

W. Rate Sheet Dated: 3/19/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	102.971	102.871	102.771	4.250	101.455	101.355	101.255	3.750	100.992	100.892	100.792	4.750	101.788	101.688	101.588	3.750	100.372	100.272	100.172
4.875	103.476	103.376	103.276	4.375	101.897	101.797	101.697	3.875	101.522	101.422	101.322	4.875	102.293	102.193	102.093	3.875	100.902	100.802	100.702
4.990	103.562	103.462	103.362	4.500	102.332	102.232	102.132	3.990	101.766	101.666	101.566	4.990	102.379	102.279	102.179	3.990	100.647	100.547	100.447
5.000	103.662	103.562	103.462	4.625	102.631	102.531	102.420	4.000	101.866	101.766	101.666	5.000	102.479	102.379	102.279	4.000	100.747	100.647	100.547
5.125	103.794	103.694	103.577	4.750	103.132	103.032	102.924	4.125	102.306	102.206	102.106	5.125	102.207	102.107	101.990	4.125	101.187	101.087	100.987
5.250	104.187	104.087	103.976	4.875	103.504	103.404	103.300	4.250	102.671	102.571	102.471	5.250	102.600	102.500	102.389	4.250	101.552	101.452	101.352
5.375	104.483	104.383	104.278	4.990	103.567	103.467	103.365	4.375	103.071	102.971	102.871	5.375	102.896	102.796	102.691	4.375	101.952	101.852	101.752
5.500	104.785	104.685	104.580	5.000	103.667	103.567	103.465	4.500	102.604	102.504	102.378	5.500	103.198	103.098	102.993	4.500	100.885	100.785	100.659
5.625	104.793	104.693	104.562	5.125	103.798	103.698	103.518	4.625	103.067	102.967	102.842	5.625	102.378	102.278	102.147	4.625	101.348	101.248	101.123
5.750	105.209	105.109	104.986	5.250	104.179	104.079	103.902	4.750	103.334	103.234	103.110	5.750	102.794	102.694	102.571	4.750	101.615	101.515	101.391
5.875	105.486	105.386	105.266	5.375	104.440	104.340	104.166	4.875	103.492	103.392	103.268	5.875	103.071	102.971	102.851	4.875	101.773	101.673	101.549
5.990	105.648	105.548	105.432	5.500	104.681	104.581	104.412	4.990	103.283	103.183	103.029	5.990	103.233	103.133	103.017	4.990	101.314	101.214	98.960
6.000	105.748	105.648	105.532	5.625	104.563	104.463	104.334	5.000	103.383	103.283	103.129	6.000	103.333	103.233	103.117	5.000	101.414	101.314	99.060
6.125	105.716	105.597	105.270	5.750	104.919	104.819	104.693	5.125	103.762	103.662	103.409	6.125	102.325	102.206	101.879	5.125	101.793	101.693	99.440
6.250	106.008	105.889	105.566	5.875	105.297	105.197	105.074	5.250	103.974	103.874	103.621	6.250	103.195	103.076	102.753	5.250	102.005	101.905	99.652
6.375	106.362	106.224	106.162	5.990	105.462	105.362	105.243	5.375	104.195	104.095	103.843	6.375	103.399	103.261	103.199	5.375	102.226	102.126	99.874
6.500	106.545	106.407	106.345	6.000	105.562	105.462	105.343	5.500	102.688	102.586	99.339	6.500	103.432	103.294	103.232	5.500	100.531	100.429	97.182
6.625	107.020	106.882	106.820	6.125	105.395	105.276	104.950	5.625	103.022	102.920	99.677	6.625	103.757	103.619	103.557	5.625	100.865	100.763	97.520
6.750	107.357	107.219	107.157	6.250	105.755	105.636	105.313	5.750	103.300	103.199	99.961	6.750	103.944	103.806	103.744	5.750	101.143	101.042	97.804

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.:

4/18/2019

45 Day Lock Exp.:

5/3/2019

60 Day Lock Exp.:

5/20/2019

W. Rate Sheet Dated: 3/19/2019

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	98.446	98.321	98.196	
4.125	98.874	98.749	98.624	
4.250	99.295	99.170	99.045	
4.375	99.638	99.513	99.388	
4.500	100.019	99.894	99.769	
4.625	100.355	100.230	100.105	
4.750	100.727	100.602	100.477	
4.875	101.068	100.943	100.818	
5.000	101.374	101.249	101.124	
5.125	101.675	101.550	101.425	
5.250	101.966	101.841	101.716	
5.375	102.237	102.112	101.987	
5.500	102.499	102.374	102.249	

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	99.425	99.300	99.175	
3.875	99.869	99.744	99.619	
4.000	100.321	100.196	100.071	
4.125	100.650	100.525	100.400	
4.250	100.890	100.765	100.640	
4.375	101.003	100.878	100.753	
4.500	101.316	101.191	101.066	
4.625	101.497	101.372	101.247	
4.750	101.778	101.653	101.528	
4.875	102.091	101.966	101.841	
5.000	102.368	102.243	102.118	

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	98.955	98.830	98.705	
3.625	99.420	99.295	99.170	
3.750	99.899	99.774	99.649	
3.875	100.311	100.186	100.061	
4.000	100.686	100.561	100.436	
4.125	101.046	100.921	100.796	
4.250	101.355	101.230	101.105	
4.375	101.603	101.478	101.353	
4.500	101.808	101.683	101.558	
4.625	102.087	101.962	101.837	
4.750	102.341	102.216	102.091	
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 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)