



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.: 4/19/2019

45 Day Lock Exp.: 5/6/2019

60 Day Lock Exp.: 5/20/2019

W. Rate Sheet Dated: 3/20/2019

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	100.893	100.743	100.593	3.750	100.378	100.228	100.078	2.375	95.886	95.736	95.586	3.125	97.423	97.273	97.123
3.875	101.437	101.287	101.137	3.875	100.813	100.663	100.513	2.500	94.832	94.682	94.532	3.250	98.017	97.867	97.717
4.000	101.976	101.826	101.676	4.000	101.210	101.060	100.910	2.625	96.918	96.768	96.618	3.375	98.438	98.288	98.138
4.125	102.497	102.347	102.197	4.125	101.626	101.476	101.326	2.750	98.217	98.067	97.917	3.500	98.800	98.650	98.500
4.250	102.289	102.189	102.089	4.250	101.711	101.611	101.511	2.875	98.709	98.559	98.409	3.625	99.180	99.030	98.880
4.375	102.770	102.670	102.570	4.375	102.110	102.010	101.910	3.000	99.197	99.047	98.897	Margin = 2.250		Index = 2.520	
4.500	103.220	103.120	103.020	4.500	102.468	102.368	102.268	3.125	99.679	99.529	99.379				
4.625	103.632	103.532	103.432	4.625	102.798	102.698	102.598	3.250	99.791	99.641	99.491				
4.750	103.757	103.657	103.557	4.750	102.553	102.453	102.353	3.375	100.276	100.126	99.976				
4.875	103.493	103.393	103.293	4.875	102.951	102.851	102.751	3.500	100.747	100.597	100.447				
5.000	103.919	103.819	103.719	5.000	103.310	103.210	103.110	3.625	101.212	101.062	100.912				
5.125	104.297	104.197	104.097	5.125	103.640	103.540	103.440	3.750	101.070	100.920	100.770				
5.250	103.723	103.623	103.523	5.250	103.253	103.153	103.053	3.875	101.482	101.332	101.182				
5.375	104.194	104.094	103.994	5.375	103.652	103.552	103.452	4.000	101.857	101.707	101.557				
5.500	104.620	104.520	104.420	5.500	104.011	103.911	103.811	4.125	102.250	102.100	101.950				
5.625	104.997	104.897	104.797	5.625	104.340	104.240	104.140	4.250	101.556	101.406	101.256				
5.750	104.986	104.861	104.761	5.750	104.267	104.142	104.042	4.375	101.931	101.781	101.631				
5.875	105.457	105.332	105.232	5.875	104.665	104.540	104.440	4.500	102.268	102.118	101.968				
6.000	105.883	105.758	105.658	6.000	105.024	104.899	104.799	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	99.743	99.593	99.443	3.750	99.378	99.228	99.078	2.375	94.886	94.736	94.586	3.125	96.423	96.273	96.123
3.875	100.287	100.137	99.987	3.875	99.813	99.663	99.513	2.500	93.832	93.682	93.532	3.250	97.017	96.867	96.717
4.000	100.826	100.676	100.526	4.000	100.210	100.060	99.910	2.625	95.918	95.768	95.618	3.375	97.438	97.288	97.138
4.125	101.347	101.197	101.047	4.125	100.626	100.476	100.326	2.750	97.217	97.067	96.917	3.500	97.800	97.650	97.500
4.250	101.139	101.039	100.939	4.250	100.711	100.611	100.511	2.875	97.709	97.559	97.409	3.625	98.180	98.030	97.880
4.375	101.620	101.520	101.420	4.375	101.110	101.010	100.910	3.000	98.197	98.047	97.897	Margin = 2.250		Index = 2.520	
4.500	102.070	101.970	101.870	4.500	101.468	101.368	101.268	3.125	98.679	98.529	98.379	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.482	102.382	102.282	4.625	101.798	101.698	101.598	3.250	98.791	98.641	98.491	Rate	30 Day	45 Day	60 Day
4.750	102.607	102.507	102.407	4.750	101.553	101.453	101.353	3.375	99.276	99.126	98.976	4.625	101.332	101.082	100.832
4.875	102.343	102.243	102.143	4.875	101.951	101.851	101.751	3.500	99.747	99.597	99.447	4.750	100.772	100.522	100.272
5.000	102.769	102.669	102.569	5.000	102.310	102.210	102.110	3.625	100.212	100.062	99.912	4.875	101.193	100.943	100.693
5.125	103.147	103.047	102.947	5.125	102.640	102.540	102.440	3.750	100.070	99.920	99.770	5.000	101.619	101.369	101.119
5.250	102.573	102.473	102.373	5.250	102.253	102.153	102.053	3.875	100.482	100.332	100.182	5.125	101.997	101.747	101.497
5.375	103.044	102.944	102.844	5.375	102.652	102.552	102.452	4.000	100.857	100.707	100.557	5.250	101.423	101.173	100.923
5.500	103.470	103.370	103.270	5.500	103.011	102.911	102.811	4.125	101.250	101.100	100.950	5.375	101.894	101.644	101.394
5.625	103.847	103.747	103.647	5.625	103.340	103.240	103.140	4.250	100.556	100.406	100.256	5.500	102.000	101.750	101.500
5.750	103.836	103.711	103.611	5.750	103.267	103.142	103.042	4.375	100.931	100.781	100.631	5.625	102.250	102.000	101.750
5.875	104.307	104.182	104.082	5.875	103.665	103.540	103.440	4.500	101.268	101.118	100.968	5.750	102.500	102.250	102.000
6.000	104.733	104.608	104.508	6.000	104.024	103.899	103.799	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

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:	3/20/2019	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	100.343	100.093	99.843	4.875	100.231	99.981	99.731
5.125	101.147	100.897	100.647	5.125	100.920	100.670	100.420
5.375	101.044	100.794	100.544	5.375	100.932	100.682	100.432
5.625	101.847	101.597	101.347	5.625	101.620	101.370	101.120
5.875	102.307	102.057	101.807	5.875	101.945	101.695	101.445
6.000	102.533	102.283	102.033	6.000	102.304	102.054	101.804
6.125	102.651	102.401	102.151	6.125	102.634	102.384	102.134
6.250	102.750	102.500	102.250	6.250	103.480	103.230	102.980
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	98.582	98.332	98.082	
4.750	98.022	97.772	97.522	
4.875	98.443	98.193	97.943	
5.000	98.869	98.619	98.369	
5.125	99.247	98.997	98.747	
5.250	98.673	98.423	98.173	
5.375	99.144	98.894	98.644	
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

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/19/2019

45 Day Lock Exp.:

5/6/2019

60 Day Lock Exp.:

5/20/2019

W. Rate Sheet Dated: 3/20/2019

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	99.674	99.524	99.374	3.750	99.159	99.009	98.859	2.375	92.386	92.236	92.086	3.125	95.74	95.585	95.435
3.875	100.219	100.069	99.919	3.875	99.594	99.444	99.294	2.500	91.332	91.182	91.032	3.250	97.02	96.867	96.717
4.000	100.758	100.608	100.458	4.000	99.991	99.841	99.691	2.625	93.418	93.268	93.118	3.375	97.44	97.288	97.138
4.125	101.279	101.129	100.979	4.125	100.407	100.257	100.107	2.750	96.529	96.379	96.229	3.500	97.80	97.650	97.500
4.250	101.196	101.096	100.996	4.250	100.617	100.517	100.417	2.875	97.022	96.872	96.722	3.625	98.18	98.030	97.880
4.375	101.676	101.576	101.476	4.375	101.016	100.916	100.816	3.000	97.509	97.359	97.209	Margin = 2.250		Index = 2.520	
4.500	102.126	102.026	101.926	4.500	101.375	101.275	101.175	3.125	97.992	97.842	97.692				
4.625	102.538	102.438	102.338	4.625	101.704	101.604	101.504	3.250	98.791	98.641	98.491				
4.750	102.819	102.719	102.619	4.750	101.615	101.515	101.415	3.375	99.276	99.126	98.976				
4.875	102.556	102.456	102.356	4.875	102.013	101.913	101.813	3.500	99.747	99.597	99.447				
5.000	102.981	102.881	102.781	5.000	102.372	102.272	102.172	3.625	100.212	100.062	99.912				
5.125	103.359	103.259	103.159	5.125	102.702	102.602	102.502	3.750	99.851	99.701	99.551				
5.250	102.161	102.061	101.961	5.250	101.691	101.591	101.491	3.875	100.263	100.113	99.963				
5.375	102.631	102.531	102.431	5.375	102.089	101.989	101.889	4.000	100.638	100.488	100.338				
5.500	103.057	102.957	102.857	5.500	102.448	102.348	102.248	4.125	101.032	100.882	100.732				
5.625	103.435	103.335	103.235	5.625	102.778	102.678	102.578	4.250	100.462	100.312	100.162				
5.750	103.111	102.986	102.886	5.750	102.392	102.267	102.167	4.375	100.838	100.688	100.538				
5.875	103.582	103.457	103.357	5.875	102.790	102.665	102.565	4.500	101.174	101.024	100.874				
6.000	104.008	103.883	103.783	6.000	103.149	103.024	102.924	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	98.524	98.374	98.224	3.750	98.159	98.009	97.859	2.375	93.136	92.986	92.836	3.125	94.735	94.585	94.435
3.875	99.069	98.919	98.769	3.875	98.594	98.444	98.294	2.500	92.082	91.932	91.782	3.250	96.017	95.867	95.717
4.000	99.608	99.458	99.308	4.000	98.991	98.841	98.691	2.625	94.168	94.018	93.868	3.375	96.438	96.288	96.138
4.125	100.129	99.979	99.829	4.125	99.407	99.257	99.107	2.750	96.310	96.160	96.010	3.500	96.800	96.650	96.500
4.250	100.046	99.946	99.846	4.250	99.617	99.517	99.417	2.875	96.803	96.653	96.503	3.625	97.180	97.030	96.880
4.375	100.526	100.426	100.326	4.375	100.016	99.916	99.816	3.000	97.291	97.141	96.991	Margin = 2.250		Index = 2.520	
4.500	100.976	100.876	100.776	4.500	100.375	100.275	100.175	3.125	97.773	97.623	97.473	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.388	101.288	101.188	4.625	100.704	100.604	100.504	3.250	97.697	97.547	97.397	Rate	30 Day	45 Day	60 Day
4.750	101.669	101.569	101.469	4.750	100.615	100.515	100.415	3.375	98.183	98.033	97.883	4.625	100.238	99.988	99.738
4.875	101.406	101.306	101.206	4.875	101.013	100.913	100.813	3.500	98.653	98.503	98.353	4.750	99.834	99.584	99.334
5.000	101.831	101.731	101.631	5.000	101.372	101.272	101.172	3.625	99.118	98.968	98.818	4.875	100.256	100.006	99.756
5.125	102.209	102.109	102.009	5.125	101.702	101.602	101.502	3.750	98.820	98.670	98.520	5.000	100.681	100.431	100.181
5.250	101.011	100.911	100.811	5.250	100.691	100.591	100.491	3.875	99.232	99.082	98.932	5.125	101.059	100.809	100.559
5.375	101.481	101.381	101.281	5.375	101.089	100.989	100.889	4.000	99.607	99.457	99.307	5.250	99.861	99.611	99.361
5.500	101.907	101.807	101.707	5.500	101.448	101.348	101.248	4.125	100.000	99.850	99.700	5.375	100.331	100.081	99.831
5.625	102.285	102.185	102.085	5.625	101.778	101.678	101.578	4.250	98.993	98.843	98.693	5.500	100.438	100.188	99.938
5.750	101.961	101.836	101.736	5.750	101.392	101.267	101.167	4.375	99.369	99.219	99.069	5.625	100.688	100.438	100.188
5.875	102.432	102.307	102.207	5.875	101.790	101.665	101.565	4.500	99.705	99.555	99.405	5.750	100.625	100.375	100.125
6.000	102.858	102.733	102.633	6.000	102.149	102.024	101.924	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:	3/20/2019 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	99.406	99.156	98.906	4.875	99.293	99.043	98.793
5.125	100.209	99.959	99.709	5.125	99.982	99.732	99.482
5.375	99.481	99.231	98.981	5.375	99.369	99.119	98.869
5.625	100.285	100.035	99.785	5.625	100.058	99.808	99.558
5.875	100.432	100.182	99.932	5.875	100.070	99.820	99.570
6.000	100.658	100.408	100.158	6.000	100.429	100.179	99.929
6.125	100.776	100.526	100.276	6.125	100.759	100.509	100.259
6.250	99.250	99.000	98.750	6.250	99.980	99.730	99.480
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	97.488	97.238	96.988	
4.750	97.084	96.834	96.584	
4.875	97.506	97.256	97.006	
5.000	97.931	97.681	97.431	
5.125	98.309	98.059	97.809	
5.250	97.111	96.861	96.611	
5.375	97.581	97.331	97.081	
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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/19/2019
45 Day Lock Exp.: 5/6/2019
60 Day Lock Exp.: 5/20/2019

W. Rate Sheet Dated: 3/20/2019

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	101.527	101.427	101.327	4.375	100.611	100.511	100.411	4.375	100.424	100.324	100.224	4.375	100.670	100.570	100.470	4.375	99.754	99.654	99.554
4.500	102.031	101.931	101.831	4.500	101.168	101.068	100.968	4.500	100.980	100.880	100.780	4.500	101.194	101.094	100.994	4.500	100.331	100.231	100.131
4.625	102.421	102.321	102.221	4.625	101.597	101.497	101.397	4.625	101.410	101.310	101.210	4.625	101.454	101.354	101.254	4.625	100.630	100.530	100.430
4.750	102.653	102.553	102.453	4.750	102.285	102.185	102.085	4.750	102.281	102.181	102.081	4.750	101.704	101.604	101.504	4.750	101.336	101.236	101.136
4.875	103.050	102.950	102.850	4.875	102.734	102.634	102.534	4.875	102.734	102.634	102.534	4.875	102.200	102.100	102.000	4.875	101.884	101.784	101.684
4.990	103.361	103.261	103.161	4.990	103.091	102.991	102.891	4.990	103.091	102.991	102.891	4.990	102.572	102.472	102.372	4.990	102.302	102.202	102.102
5.000	103.461	103.361	103.261	5.000	103.191	103.091	102.991	5.000	103.191	103.091	102.991	5.000	102.672	102.572	102.472	5.000	102.402	102.302	102.202
5.125	103.747	103.647	103.547	5.125	103.509	103.409	103.309	5.125	103.509	103.409	103.309	5.125	102.582	102.482	102.382	5.125	102.344	102.244	102.144
5.250	104.123	104.023	103.923	5.250	103.988	103.888	103.788	5.250	104.079	103.979	103.879	5.250	103.045	102.945	102.845	5.250	102.910	102.810	102.710
5.375	104.420	104.320	104.220	5.375	104.327	104.227	104.127	5.375	104.420	104.320	104.220	5.375	103.225	103.125	103.025	5.375	103.132	103.032	102.932
5.500	104.674	104.574	104.474	5.500	104.610	104.510	104.410	5.500	104.703	104.603	104.503	5.500	103.660	103.560	103.460	5.500	103.596	103.496	103.396
5.625	104.884	104.784	104.684	5.625	104.843	104.743	104.643	5.625	104.936	104.836	104.736	5.625	103.596	103.496	103.396	5.625	103.555	103.455	103.355
5.750	105.433	105.333	105.233	5.750	105.543	105.443	105.343	5.750	105.602	105.502	105.402	5.750	103.814	103.714	103.614	5.750	103.814	103.714	103.614
5.875	105.613	105.513	105.413	5.875	105.888	105.788	105.688	5.875	105.950	105.850	105.750	5.875	103.534	103.434	103.334	5.875	103.534	103.434	103.334
5.990	105.720	105.620	105.520	5.990	106.068	105.968	105.868	5.990	106.131	106.031	105.931	5.990	103.886	103.786	103.686	5.990	103.886	103.786	103.686
6.000	105.820	105.720	105.620	6.000	106.168	106.068	105.968	6.000	106.231	106.131	106.031	6.000	103.986	103.886	103.786	6.000	103.986	103.886	103.786
6.125	105.948	105.848	105.748	6.125	106.437	106.337	106.237	6.125	106.499	106.399	106.299	6.125	104.224	104.124	104.024	6.125	104.224	104.124	104.024
6.250	106.068	105.968	105.868	6.250	106.640	106.540	106.440	6.250	106.703	106.603	106.503	6.250	104.444	104.344	104.244	6.250	104.444	104.344	104.244
6.375	106.074	105.960	105.874	6.375	106.731	106.617	106.531	6.375	106.762	106.648	106.562	6.375	102.187	102.073	101.987	6.375	102.187	102.073	101.987

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	99.567	99.467	99.367	4.625	102.590	102.490	102.390	4.625	101.941	101.841	101.741	4.625	101.878	101.778	101.678	3.375	99.536	99.436	99.336
4.500	100.143	100.043	99.943	4.750	103.036	102.936	102.836	4.750	102.057	101.957	101.857	4.750	101.995	101.795	101.795	3.500	100.043	99.943	99.843
4.625	100.443	100.343	100.243	4.875	103.416	103.316	103.216	4.875	102.485	102.385	102.285	4.875	102.422	102.222	102.222	3.625	100.481	100.381	100.281
4.750	101.332	101.232	101.132	4.990	103.560	103.460	103.360	4.990	102.831	102.731	102.631	4.990	102.768	102.568	102.568	3.750	100.851	100.751	100.651
4.875	101.884	101.784	101.684	5.000	103.660	103.560	103.460	5.000	102.931	102.831	102.731	5.000	102.868	102.668	102.668	3.875	101.254	101.154	101.054
4.990	102.302	102.202	102.102	5.125	103.892	103.792	103.692	5.125	103.228	103.128	103.028	5.125	103.166	102.966	102.966	3.990	101.595	101.495	101.395
5.000	102.402	102.302	102.202	5.250	104.339	104.239	104.139	5.250	103.347	103.247	103.147	5.250	103.191	102.991	102.991	4.000	101.695	101.595	101.495
5.125	102.344	102.244	102.144	5.375	104.536	104.436	104.336	5.375	103.625	103.525	103.425	5.375	103.469	103.269	103.269	4.125	102.128	102.028	101.928
5.250	103.001	102.901	102.801	5.500	104.750	104.650	104.550	5.500	103.897	103.797	103.697	5.500	103.740	103.540	103.540	4.250	102.523	102.423	102.323
5.375	103.225	103.125	103.025	5.625	104.919	104.819	104.719	5.625	104.125	104.025	103.925	5.625	103.968	103.768	103.768	4.375	102.924	102.824	102.724
5.500	103.660	103.560	103.460	5.750	105.163	105.063	104.963	5.750	104.664	104.564	104.464	5.750	104.445	104.245	104.245	4.500	103.321	103.221	103.121
5.625	103.596	103.496	103.396	5.875	105.388	105.288	105.188	5.875	104.969	104.869	104.769	5.875	104.750	104.550	104.550	4.625	103.154	103.054	102.954
5.750	103.814	103.714	103.614	5.990	105.485	105.385	105.285	5.990	105.137	105.037	104.937	5.990	104.918	104.718	104.718	4.750	103.359	103.259	103.159
5.875	103.534	103.434	103.334	6.000	105.585	105.485	105.385	6.000	105.237	105.137	105.037	6.000	105.018	104.818	104.818	4.875	103.595	103.495	103.395
5.990	103.886	103.786	103.686	6.125	105.783	105.683	105.583	6.125	105.503	105.403	105.303	6.125	105.284	105.084	105.084	4.990	103.647	103.547	103.447
6.000	103.986	103.886	103.786	6.250	105.498	105.398	105.298	6.250	105.296	105.196	105.096	6.250	105.078	104.878	104.878	5.000	103.747	103.647	103.547
6.125	104.224	104.124	104.024	6.375	105.715	105.615	105.515	6.375	105.592	105.492	105.392	6.375	105.373	105.173	105.173	5.125	103.509	103.409	103.309
6.250	104.444	104.344	104.244	6.500	105.819	105.705	105.619	6.500	105.749	105.635	105.549	6.500	105.530	105.330	105.330	5.250	103.704	103.604	103.504
6.375	102.187	102.073	101.987	6.625	105.898	105.784	105.698	6.625	105.871	105.757	105.671	6.625	105.652	105.452	105.452	5.375	103.895	103.795	103.695

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	99.567	99.467	99.367	4.625	102.590	102.490	102.390	4.625	101.941	101.841	101.741	4.625	101.878	101.678	101.678	3.375	99.536	99.436	99.336	3.375	99.488	99.288	99.288
4.500	100.143	100.043	99.943	4.750	103.036	102.936	102.836	4.750	102.057	101.957	101.857	4.750	101.995	101.795	101.795	3.500	100.043	99.943	99.843	3.500	99.929	99.729	99.729
4.625	100.443	100.343	100.243	4.875	103.416	103.316	103.216	4.875	102.485	102.385	102.285	4.875	102.422	102.222	102.222	3.625	100.481	100.381	100.281	3.625	100.367	100.167	100.167
4.750	101.332	101.232	101.132	4.990	103.560	103.460	103.360	4.990	102.831	102.731	102.631	4.990	102.768	102.568	102.568	3.750	100.851	100.751	100.651	3.750	100.160	100.960	100.960
4.875	101.884	101.784	101.684	5.000	103.660	103.560	103.460	5.000	102.931	102.831	102.731	5.000	102.868	102.668	102.668	3.875	101.254	101.154	101.054	3.875	101.353	101.153	101.153
4.990	102.302	102.202	102.102	5.125	103.892	103.792	103.692	5.125	103.228	103.128	103.028	5.125	103.166	102.966	102.966	3.990	101.595	101.495	101.395	3.990	101.549	101.349	101.349
5.000	102.402	102.302	102.202	5.250	104.399	104.299	104.199	5.250	103.347	103.247	103.147	5.250	103.191	102.991	102.991	4.000	101.695	101.595	101.495	4.000	101.649	101.449	101.449
5.250	103.001	102.901	102.801	5.375	104.736	104.636	104.536	5.375	103.425	103.325	103.225	5.375	103.269	103.069	103.069	4.125	102.128	102.028	101.928	4.125	102.149	101.949	101.949
5.375	103.001	102.901	102.801	5.500	104.877	104.777	104.677	5.500	103.887	103.787	103.687	5.500	103.740	103.540	103.540	4.250	102.423	102.323	102.223	4.250	102.375	102.175	102.175
5.375	103.225	103.125	103.025	5.625	105.019	104.919	104.819	5.625	104.125	104.025	103.925	5.625	103.968	103.768	103.768	4.375	102.924	102.824	102.724	4.375	102.780	102.580	102.580
5.500	103.660	103.560	103.460	5.750	105.163	105.063	104.963	5.750	104.664	104.564	104.464	5.750	104.445	104.245	104.245	4.500	103.321	103.221	103.121	4.500	103.177	102.977	102.977
5.625	103.596	103.496	103.396	5.875	105.388	105.288	105.188	5.875	104.969	104.869	104.769	5.875	104.750	104.550	104.550	4.625	103.154	103.054	102.954	4.625	102.812	102.612	102.612
5.750	103.814	103.714	103.614	5.990	105.485	105.385	105.285	5.990	105.137	105.037	104.937	5.990	104.918	104.718	104.718	4.750	103.359	103.259	103.159	4.750	103.047	102.847	102.847
5.875	103.534	103.434	103.334	6.000	105.585	105.485	105.385	6.000	105.237	105.137	105.037	6.000	105.018	104.818	104.818	4.875	103.595	103.495	103.395	4.875	103.284	103.084	103.084
5.990	103.886	103.786	103.686	6.125	105.783	105.683	105.583	6.125	105.503	105.403	105.303	6.125	105.284	105.084	105.084	4.990	103.647	103.547	103.447	4.990	103.335	103.135	103.135
6.000	103.986	103.886	103.786	6.250	105.498	105.398	105.298	6.250	105.296	105.196	105.096	6.250	105.078	104.878	104.878	5.000	103.747	103.647	103.547	5.000	103.435	103.235	103.235
6.125	104.224	104.124	104.024	6.375	105.715	105.615	105.515	6.375	105.592	105.492	105.392	6.375	105.373	105.173	105.173	5.125	103.509	103.409	103.309	5.125	102.791	102.591	102.591
6.250	104.444	104.344	104.244	6.500	105.819	105.705	105.619	6.500	105.749	105.635	105.549	6.500	105.530	105.330	105.330	5.250	103.704	103.604	103.504	5.250	102.986	102.786	102.786
6.375	102.187	102.073	101.987	6.625	105.898	105.784	105.698	6.625	105.871	105.757	105.671	6.625	105.652	105.452	105.452	5.375	103.895	103.795	103.695	5.375	103.178	102.978	102.978



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.: 4/19/2019
45 Day Lock Exp.: 5/6/2019
60 Day Lock Exp.: 5/20/2019

W. Rate Sheet Dated: 3/20/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	103.034	102.934	102.834	4.750	102.784	102.684	102.584	4.750	102.784	102.684	102.584	4.750	101.819	101.719	101.619	4.750	101.569	101.469	101.369
4.875	103.529	103.429	103.329	4.875	103.279	103.179	103.079	4.875	103.279	103.179	103.079	4.875	102.314	102.214	102.114	4.875	102.064	101.964	101.864
4.990	103.667	103.567	103.467	4.990	103.167	103.067	102.967	4.990	103.167	103.067	102.967	4.990	102.452	102.352	102.252	4.990	101.952	101.852	101.752
5.000	103.767	103.667	103.567	5.000	103.267	103.167	103.067	5.000	103.267	103.167	103.067	5.000	102.552	102.452	102.352	5.000	102.052	101.952	101.852
5.125	103.920	103.820	103.721	5.125	103.420	103.320	103.221	5.125	103.420	103.320	103.221	5.125	102.651	102.551	102.452	5.125	102.151	102.051	101.952
5.250	104.310	104.210	104.066	5.250	103.810	103.710	103.566	5.250	103.810	103.710	103.566	5.250	102.741	102.641	102.497	5.250	102.241	102.141	101.997
5.375	104.675	104.575	104.437	5.375	104.175	104.075	103.937	5.375	104.175	104.075	103.937	5.375	103.106	103.006	102.868	5.375	103.106	103.006	102.868
5.500	104.923	104.823	104.689	5.500	104.923	104.823	104.689	5.500	104.923	104.823	104.689	5.500	103.354	103.254	103.120	5.500	103.354	103.254	103.131
5.625	104.980	104.711	104.717	5.625	104.980	104.880	104.717	5.625	104.980	104.880	104.717	5.625	103.456	103.446	102.283	5.625	103.456	102.283	102.283
5.750	105.393	105.293	105.135	5.750	105.393	105.293	105.135	5.750	105.393	105.293	105.135	5.750	103.559	102.859	102.701	5.750	103.559	102.859	102.701
5.875	105.668	105.568	105.413	5.875	105.668	105.568	105.413	5.875	105.668	105.568	105.413	5.875	103.234	103.134	102.979	5.875	103.234	103.134	102.979
5.990	105.827	105.727	105.575	5.990	105.827	105.727	105.575	5.990	105.827	105.727	105.575	5.990	103.393	103.293	103.141	5.990	103.393	103.293	103.141
6.000	105.927	105.827	105.675	6.000	105.927	105.827	105.675	6.000	105.927	105.827	105.675	6.000	103.493	103.393	103.241	6.000	103.493	103.393	103.241
6.125	105.895	105.784	105.449	6.125	105.895	105.784	105.449	6.125	105.895	105.784	105.449	6.125	102.535	102.424	102.089	6.125	102.535	102.424	102.089
6.250	106.186	106.075	105.744	6.250	106.186	106.075	105.744	6.250	106.186	106.075	105.744	6.250	103.373	103.262	102.931	6.250	103.373	103.262	102.931
6.375	106.481	106.352	106.281	6.375	106.481	106.352	106.281	6.375	106.481	106.352	106.281	6.375	103.518	103.389	103.318	6.375	103.518	103.389	103.318
6.500	107.262	107.134	107.062	6.500	107.262	107.134	107.062	6.500	107.262	107.134	107.062	6.500	104.149	104.021	103.949	6.500	104.149	104.021	103.949
6.625	107.678	107.549	107.478	6.625	107.678	107.549	107.478	6.625	107.678	107.549	107.478	6.625	104.415	104.286	104.215	6.625	104.415	104.286	104.215
6.750	107.954	107.825	107.754	6.750	107.954	107.825	107.754	6.750	107.954	107.825	107.754	6.750	104.541	104.412	104.341	6.750	104.541	104.412	104.341
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	101.569	101.469	101.369	4.250	101.527	101.427	101.327	4.250	101.902	101.802	101.702	4.250	101.902	101.802	101.702	3.750	101.049	100.949	100.849
4.875	102.064	101.964	101.864	4.375	101.967	101.867	101.767	4.375	102.342	102.242	102.142	4.375	102.342	102.242	102.142	3.875	101.575	101.475	101.375
4.990	101.952	101.852	101.752	4.500	102.401	102.301	102.201	4.500	102.776	102.676	102.576	4.500	102.776	102.676	102.576	3.990	101.803	101.703	101.603
5.000	102.052	101.952	101.852	4.625	102.732	102.632	102.532	4.625	103.107	103.007	102.907	4.625	103.107	103.007	102.907	4.000	101.903	101.803	101.703
5.125	101.851	101.751	101.651	4.750	103.231	103.131	103.031	4.750	103.606	103.506	103.406	4.750	103.606	103.506	103.406	4.125	102.385	102.285	102.185
5.250	102.241	102.141	102.041	4.875	103.603	103.503	103.403	4.875	103.978	103.878	103.778	4.875	103.978	103.878	103.778	4.250	102.708	102.608	102.508
5.375	103.106	103.006	102.906	4.990	103.665	103.565	103.465	4.990	103.790	103.690	103.590	4.990	103.790	103.690	103.590	4.375	103.105	103.005	102.905
5.500	103.354	103.254	103.150	5.000	103.765	103.665	103.565	5.000	103.890	103.790	103.690	5.000	103.890	103.790	103.690	4.500	102.554	102.454	102.354
5.625	102.546	102.446	102.283	5.125	103.940	103.840	103.628	5.125	104.065	103.965	103.753	5.125	104.065	103.965	103.753	4.625	103.007	102.907	102.790
5.750	102.959	102.859	102.701	5.250	104.319	104.219	104.010	5.250	104.444	104.344	104.135	5.250	104.444	104.344	104.135	4.750	103.314	103.214	103.098
5.875	103.234	103.134	103.079	5.375	104.580	104.480	104.273	5.375	104.580	104.480	104.273	5.375	104.580	104.480	104.273	4.875	103.469	103.369	103.254
5.990	103.393	103.293	103.241	5.500	104.820	104.720	104.516	5.500	104.820	104.720	104.516	5.500	104.820	104.720	104.516	4.990	103.398	103.298	103.189
6.000	103.493	103.393	103.241	5.625	104.766	104.666	104.503	5.625	104.766	104.666	104.503	5.625	104.766	104.666	104.503	5.000	103.498	103.398	103.289
6.125	102.535	102.424	102.089	5.750	105.119	105.019	104.859	5.750	105.119	105.019	104.859	5.750	105.119	105.019	104.859	5.125	103.858	103.758	103.651
6.250	103.373	103.262	102.931	5.875	105.496	105.396	105.240	5.875	105.496	105.396	105.240	5.875	105.496	105.396	105.240	5.250	104.052	103.952	103.845
6.375	103.518	103.389	103.318	5.990	105.660	105.560	105.407	5.990	105.660	105.560	105.407	5.990	105.660	105.560	105.407	5.375	104.274	104.174	104.069
6.500	104.149	104.021	103.949	6.000	105.760	105.660	105.507	6.000	105.760	105.660	105.507	6.000	105.760	105.660	105.507	5.500	102.654	102.554	102.454
6.625	104.415	104.286	104.215	6.125	105.744	105.463	105.129	6.125	105.744	105.463	105.129	6.125	105.744	105.463	105.129	6.250	102.987	102.887	102.787
6.750	104.541	104.412	104.341	6.250	105.934	105.823	105.492	6.250	105.934	105.823	105.492	6.250	105.934	105.823	105.492	5.750	103.262	103.162	103.062
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	101.549	101.449	101.349	3.750	101.549	101.449	101.349	3.750	100.490	100.390	100.290	3.750	100.990	100.890	100.790	3.750	100.990	100.890	100.790
3.875	101.825	101.725	101.625	3.875	101.825	101.725	101.625	3.875	101.016	100.916	100.816	3.875	101.266	101.166	101.066	3.875	101.266	101.166	101.066
3.990	102.053	101.953	101.853	3.990	102.053	101.953	101.853	3.990	100.745	100.645	100.545	3.990	100.995	100.895	100.795	3.990	100.995	100.895	100.795
4.000	102.153	102.053	101.953	4.000	102.153	102.053	101.953	4.000	100.845	100.745	100.645	4.000	101.095	100.995	100.895	4.000	101.095	100.995	100.895
4.125	102.635	102.535	102.435	4.125	102.635	102.535	102.435	4.125	101.327	101.227	101.127	4.125	101.577	101.477	101.377	4.125	101.577	101.477	101.377
4.250	102.958	102.858	102.758	4.250	102.958	102.858	102.758	4.250	101.650	101.550	101.450	4.250	101.900	101.800	101.700	4.250	101.900	101.800	101.700
4.375	103.105	103.005	102.905	4.375	103.105	103.005	102.905	4.375	102.047	101.947	101.847	4.375	102.047	101.947	101.847	4.375	102.047	101.947	101.847
4.500	102.554	102.454	102.354	4.500	102.554	102.454	102.354	4.500	100.897	100.797	100.697	4.500	100.897	100.797	100.697	4.500	100.897	100.797	100.697
4.625	103.007	102.907	102.790	4.625	103.007	102.907	102.790	4.625	101.350	101.250	101.133	4.625	101.350	101.250	101.133	4.625	101.350	101.250	101.133
4.750	103.314	103.214	103.098	4.750	103.314														



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.:

4/19/2019

45 Day Lock Exp.:

5/6/2019

60 Day Lock Exp.:

5/20/2019

W. Rate Sheet Dated: 3/20/2019

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	102.968	102.868	102.768	4.250	101.430	101.330	101.229	3.750	100.957	100.857	100.757	4.750	101.746	101.646	101.546	3.750	100.397	100.297	100.197
4.875	103.474	103.374	103.274	4.375	101.874	101.774	101.674	3.875	101.488	101.388	101.288	4.875	102.252	102.152	102.052	3.875	100.928	100.828	100.728
4.990	103.562	103.462	103.362	4.500	102.311	102.211	102.110	3.990	101.747	101.647	101.547	4.990	102.340	102.240	102.140	3.990	100.689	100.589	100.489
5.000	103.662	103.562	103.462	4.625	102.631	102.531	102.412	4.000	101.847	101.747	101.647	5.000	102.440	102.340	102.240	4.000	100.789	100.689	100.589
5.125	103.867	103.767	103.593	4.750	103.133	103.033	102.917	4.125	102.289	102.189	102.089	5.125	102.295	102.195	102.021	4.125	101.231	101.131	101.031
5.250	104.261	104.161	103.993	4.875	103.508	103.408	103.294	4.250	102.654	102.554	102.454	5.250	102.689	102.589	102.421	4.250	101.596	101.496	101.396
5.375	104.558	104.458	104.293	4.990	103.572	103.472	103.359	4.375	103.053	102.953	102.853	5.375	102.986	102.886	102.721	4.375	101.995	101.895	101.795
5.500	104.858	104.758	104.599	5.000	103.672	103.572	103.459	4.500	102.580	102.480	102.366	5.500	103.286	103.186	103.027	4.500	100.923	100.823	100.709
5.625	104.895	104.795	104.620	5.125	103.870	103.770	103.533	4.625	103.045	102.945	102.830	5.625	102.469	102.369	102.194	4.625	101.388	101.288	101.173
5.750	105.313	105.213	105.044	5.250	104.253	104.153	103.919	4.750	103.314	103.214	103.098	5.750	102.887	102.787	102.618	4.750	101.657	101.557	101.441
5.875	105.589	105.489	105.326	5.375	104.516	104.416	104.183	4.875	103.471	103.371	103.259	5.875	103.163	103.063	102.900	4.875	101.814	101.714	101.602
5.990	105.750	105.650	105.487	5.500	104.759	104.659	104.429	4.990	103.215	103.115	103.002	5.990	103.324	103.224	103.061	4.990	101.308	101.208	101.095
6.000	105.850	105.750	105.587	5.625	104.665	104.565	104.391	5.000	103.315	103.215	103.102	6.000	103.424	103.324	103.161	5.000	101.408	101.308	101.195
6.125	105.817	105.697	105.524	5.750	105.022	104.922	104.751	5.125	103.695	103.595	103.483	6.125	102.442	102.322	102.149	5.125	101.788	101.688	101.576
6.250	106.110	105.991	105.621	5.875	105.401	105.301	105.134	5.250	103.907	103.807	103.694	6.250	103.297	103.178	102.808	5.250	102.000	101.900	101.787
6.375	106.427	106.289	106.227	5.990	105.567	105.467	105.304	5.375	104.129	104.029	103.918	6.375	103.464	103.326	103.264	5.375	102.222	102.122	102.011
6.500	106.613	106.475	106.413	6.000	105.667	105.567	105.404	5.500	102.649	102.547	102.449	6.500	103.500	103.362	103.300	5.500	100.492	100.390	100.292
6.625	107.089	106.951	106.889	6.125	105.496	105.377	105.004	5.625	102.985	102.884	102.785	6.625	103.826	103.688	103.626	5.625	100.828	100.727	100.628
6.750	107.426	107.288	107.226	6.250	105.857	105.738	105.368	5.750	103.264	103.163	103.064	6.750	104.013	103.875	103.813	5.750	101.107	101.006	100.907

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/19/2019

45 Day Lock Exp.:

5/6/2019

60 Day Lock Exp.:

5/20/2019

W. Rate Sheet Dated: 3/20/2019

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	-	-	-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)