



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.: 4/22/2019

45 Day Lock Exp.: 5/6/2019

60 Day Lock Exp.: 5/20/2019

W. Rate Sheet Dated: 3/21/2019

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	101.205	101.055	100.905	3.750	100.691	100.541	100.391	2.375	96.480	96.330	96.180	3.125	97.423	97.273	97.123
3.875	101.750	101.600	101.450	3.875	101.125	100.975	100.825	2.500	95.425	95.275	95.125	3.250	98.017	97.867	97.717
4.000	102.289	102.139	101.989	4.000	101.522	101.372	101.222	2.625	97.512	97.362	97.212	3.375	98.438	98.288	98.138
4.125	102.810	102.660	102.510	4.125	101.938	101.788	101.638	2.750	98.537	98.387	98.237	3.500	98.800	98.650	98.500
4.250	102.461	102.352	102.252	4.250	101.883	101.774	101.674	2.875	99.030	98.880	98.730	3.625	99.180	99.030	98.880
4.375	102.942	102.832	102.732	4.375	102.281	102.172	102.072	3.000	99.517	99.367	99.217	Margin = 2.250		Index = 2.520	
4.500	103.392	103.283	103.183	4.500	102.640	102.531	102.431	3.125	100.000	99.850	99.700				
4.625	103.803	103.694	103.594	4.625	102.970	102.861	102.761	3.250	100.045	99.895	99.745				
4.750	103.928	103.828	103.728	4.750	102.615	102.515	102.415	3.375	100.530	100.380	100.230				
4.875	103.556	103.456	103.356	4.875	103.013	102.913	102.813	3.500	101.001	100.851	100.701				
5.000	103.981	103.881	103.781	5.000	103.372	103.272	103.172	3.625	101.466	101.316	101.166				
5.125	104.359	104.259	104.159	5.125	103.702	103.602	103.502	3.750	101.230	101.080	100.930				
5.250	103.692	103.592	103.492	5.250	103.222	103.122	103.022	3.875	101.642	101.492	101.342				
5.375	104.163	104.063	103.963	5.375	103.620	103.520	103.420	4.000	102.017	101.867	101.717				
5.500	104.588	104.488	104.388	5.500	103.979	103.879	103.779	4.125	102.410	102.260	102.110				
5.625	104.966	104.866	104.766	5.625	104.309	104.209	104.109	4.250	101.622	101.472	101.322				
5.750	105.065	104.965	104.865	5.750	104.345	104.245	104.145	4.375	101.998	101.848	101.698				
5.875	105.535	105.435	105.335	5.875	104.743	104.643	104.543	4.500	102.334	102.184	102.034				
6.000	105.961	105.861	105.761	6.000	105.102	105.002	104.902	4.625	102.641	102.491	102.341				

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	100.055	99.905	99.755	3.750	99.691	99.541	99.391	2.375	95.480	95.330	95.180	3.125	96.423	96.273	96.123
3.875	100.600	100.450	100.300	3.875	100.125	99.975	99.825	2.500	94.425	94.275	94.125	3.250	97.017	96.867	96.717
4.000	101.139	100.989	100.839	4.000	100.522	100.372	100.222	2.625	96.512	96.362	96.212	3.375	97.438	97.288	97.138
4.125	101.660	101.510	101.360	4.125	100.938	100.788	100.638	2.750	97.537	97.387	97.237	3.500	97.800	97.650	97.500
4.250	101.311	101.202	101.102	4.250	100.883	100.774	100.674	2.875	98.030	97.880	97.730	3.625	98.180	98.030	97.880
4.375	101.792	101.682	101.582	4.375	101.281	101.172	101.072	3.000	98.517	98.367	98.217	Margin = 2.250		Index = 2.520	
4.500	102.242	102.133	102.033	4.500	101.640	101.531	101.431	3.125	99.000	98.850	98.700	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.653	102.544	102.444	4.625	101.970	101.861	101.761	3.250	99.045	98.895	98.745	Rate	30 Day	45 Day	60 Day
4.750	102.778	102.678	102.578	4.750	101.615	101.515	101.415	3.375	99.530	99.380	99.230	4.625	101.503	101.253	101.003
4.875	102.406	102.306	102.206	4.875	102.013	101.913	101.813	3.500	100.001	99.851	99.701	4.750	100.834	100.584	100.334
5.000	102.831	102.731	102.631	5.000	102.372	102.272	102.172	3.625	100.466	100.316	100.166	4.875	101.256	101.006	100.756
5.125	103.209	103.109	103.009	5.125	102.702	102.602	102.502	3.750	100.230	100.080	99.930	5.000	101.681	101.431	101.181
5.250	102.542	102.442	102.342	5.250	102.222	102.122	102.022	3.875	100.642	100.492	100.342	5.125	102.059	101.809	101.559
5.375	103.013	102.913	102.813	5.375	102.620	102.520	102.420	4.000	101.017	100.867	100.717	5.250	101.392	101.142	100.892
5.500	103.438	103.338	103.238	5.500	102.979	102.879	102.779	4.125	101.410	101.260	101.110	5.375	101.863	101.613	101.363
5.625	103.816	103.716	103.616	5.625	103.309	103.209	103.109	4.250	100.622	100.472	100.322	5.500	102.000	101.750	101.500
5.750	103.915	103.815	103.715	5.750	103.345	103.245	103.145	4.375	100.998	100.848	100.698	5.625	102.250	102.000	101.750
5.875	104.385	104.285	104.185	5.875	103.743	103.643	103.543	4.500	101.334	101.184	101.034	5.750	102.500	102.250	102.000
6.000	104.811	104.711	104.611	6.000	104.102	104.002	103.902	4.625	101.641	101.491	101.341	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	100.406	100.156	99.906	4.875	100.293	100.043	99.793
5.125	101.209	100.959	100.709	5.125	100.982	100.732	100.482
5.375	101.013	100.763	100.513	5.375	100.900	100.650	100.400
5.625	101.816	101.566	101.316	5.625	101.589	101.339	101.089
5.875	102.385	102.135	101.885	5.875	102.023	101.773	101.523
6.000	102.511	102.261	102.011	6.000	102.382	102.132	101.882
6.125	102.629	102.379	102.129	6.125	102.712	102.462	102.212
6.250	102.750	102.500	102.250	6.250	103.543	103.293	103.043
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	98.753	98.503	98.253	
4.750	98.084	97.834	97.584	
4.875	98.506	98.256	98.006	
5.000	98.931	98.681	98.431	
5.125	99.309	99.059	98.809	
5.250	98.642	98.392	98.142	
5.375	99.113	98.863	98.613	
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.:

4/22/2019

45 Day Lock Exp.:

5/6/2019

60 Day Lock Exp.:

5/20/2019

W. Rate Sheet Dated: 3/21/2019

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	99.987	99.837	99.687	3.750	99.472	99.322	99.172	2.375	92.980	92.830	92.680	3.125	95.74	95.585	95.435
3.875	100.531	100.381	100.231	3.875	99.907	99.757	99.607	2.500	91.925	91.775	91.625	3.250	97.02	96.867	96.717
4.000	101.070	100.920	100.770	4.000	100.304	100.154	100.004	2.625	94.012	93.862	93.712	3.375	97.44	97.288	97.138
4.125	101.591	101.441	101.291	4.125	100.720	100.570	100.420	2.750	96.849	96.699	96.549	3.500	97.80	97.650	97.500
4.250	101.367	101.258	101.158	4.250	100.789	100.680	100.580	2.875	97.342	97.192	97.042	3.625	98.18	98.030	97.880
4.375	101.848	101.739	101.639	4.375	101.188	101.078	100.978	3.000	97.830	97.680	97.530	Margin = 2.250		Index = 2.520	
4.500	102.298	102.189	102.089	4.500	101.547	101.437	101.337	3.125	98.312	98.162	98.012				
4.625	102.710	102.600	102.500	4.625	101.876	101.767	101.667	3.250	99.045	98.895	98.745				
4.750	102.991	102.891	102.791	4.750	101.678	101.578	101.478	3.375	99.530	99.380	99.230				
4.875	102.618	102.518	102.418	4.875	102.076	101.976	101.876	3.500	100.001	99.851	99.701				
5.000	103.044	102.944	102.844	5.000	102.435	102.335	102.235	3.625	100.466	100.316	100.166				
5.125	103.422	103.322	103.222	5.125	102.765	102.665	102.565	3.750	100.012	99.862	99.712				
5.250	102.129	102.029	101.929	5.250	101.660	101.560	101.460	3.875	100.424	100.274	100.124				
5.375	102.600	102.500	102.400	5.375	102.058	101.958	101.858	4.000	100.798	100.648	100.498				
5.500	103.026	102.926	102.826	5.500	102.417	102.317	102.217	4.125	101.192	101.042	100.892				
5.625	103.404	103.304	103.204	5.625	102.747	102.647	102.547	4.250	100.528	100.378	100.228				
5.750	103.190	103.090	102.990	5.750	102.470	102.370	102.270	4.375	100.904	100.754	100.604				
5.875	103.660	103.560	103.460	5.875	102.868	102.768	102.668	4.500	101.240	101.090	100.940				
6.000	104.086	103.986	103.886	6.000	103.227	103.127	103.027	4.625	101.548	101.398	101.248				

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	98.837	98.687	98.537	3.750	98.472	98.322	98.172	2.375	93.730	93.580	93.430	3.125	94.735	94.585	94.435
3.875	99.381	99.231	99.081	3.875	98.907	98.757	98.607	2.500	92.675	92.525	92.375	3.250	96.017	95.867	95.717
4.000	99.920	99.770	99.620	4.000	99.304	99.154	99.004	2.625	94.762	94.612	94.462	3.375	96.438	96.288	96.138
4.125	100.441	100.291	100.141	4.125	99.720	99.570	99.420	2.750	96.631	96.481	96.331	3.500	96.800	96.650	96.500
4.250	100.217	100.108	100.008	4.250	99.789	99.680	99.580	2.875	97.123	96.973	96.823	3.625	97.180	97.030	96.880
4.375	100.698	100.589	100.489	4.375	100.188	100.078	99.978	3.000	97.611	97.461	97.311	Margin = 2.250		Index = 2.520	
4.500	101.148	101.039	100.939	4.500	100.547	100.437	100.337	3.125	98.093	97.943	97.793	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.560	101.450	101.350	4.625	100.876	100.767	100.667	3.250	97.951	97.801	97.651	Rate	30 Day	45 Day	60 Day
4.750	101.841	101.741	101.641	4.750	100.678	100.578	100.478	3.375	98.437	98.287	98.137	4.625	100.410	100.160	99.910
4.875	101.468	101.368	101.268	4.875	101.076	100.976	100.876	3.500	98.907	98.757	98.607	4.750	99.897	99.647	99.397
5.000	101.894	101.794	101.694	5.000	101.435	101.335	101.235	3.625	99.372	99.222	99.072	4.875	100.318	100.068	99.818
5.125	102.272	102.172	102.072	5.125	101.765	101.665	101.565	3.750	98.980	98.830	98.680	5.000	100.744	100.494	100.244
5.250	100.979	100.879	100.779	5.250	100.660	100.560	100.460	3.875	99.392	99.242	99.092	5.125	101.122	100.872	100.622
5.375	101.450	101.350	101.250	5.375	101.058	100.958	100.858	4.000	99.767	99.617	99.467	5.250	99.829	99.579	99.329
5.500	101.876	101.776	101.676	5.500	101.417	101.317	101.217	4.125	100.160	100.010	99.860	5.375	100.300	100.050	99.800
5.625	102.254	102.154	102.054	5.625	101.747	101.647	101.547	4.250	99.059	98.909	98.759	5.500	100.438	100.188	99.938
5.750	102.040	101.940	101.840	5.750	101.470	101.370	101.270	4.375	99.435	99.285	99.135	5.625	100.688	100.438	100.188
5.875	102.510	102.410	102.310	5.875	101.868	101.768	101.668	4.500	99.772	99.622	99.472	5.750	100.625	100.375	100.125
6.000	102.936	102.836	102.736	6.000	102.227	102.127	102.027	4.625	100.079	99.929	99.779	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:	3/21/2019 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	99.468	99.218	98.968	4.875	99.356	99.106	98.856
5.125	100.272	100.022	99.772	5.125	100.045	99.795	99.545
5.375	99.450	99.200	98.950	5.375	99.338	99.088	98.838
5.625	100.254	100.004	99.754	5.625	100.027	99.777	99.527
5.875	100.510	100.260	100.010	5.875	100.148	99.898	99.648
6.000	100.636	100.386	100.136	6.000	100.507	100.257	100.007
6.125	100.754	100.504	100.254	6.125	100.837	100.587	100.337
6.250	99.250	99.000	98.750	6.250	100.043	99.793	99.543
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	97.660	97.410	97.160	
4.750	97.147	96.897	96.647	
4.875	97.568	97.318	97.068	
5.000	97.994	97.744	97.494	
5.125	98.372	98.122	97.872	
5.250	97.079	96.829	96.579	
5.375	97.550	97.300	97.050	
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.: 4/22/2019
45 Day Lock Exp.: 5/6/2019
60 Day Lock Exp.: 5/20/2019

W. Rate Sheet Dated: 3/21/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	101.833	101.733	101.633	4.375	100.917	100.817	100.717	4.375	100.730	100.630	100.530	4.375	100.976	100.876	100.776	4.375	100.060	99.960	99.860	4.375	100.060	99.960	99.860	4.375	100.060	99.960	99.860	4.375	100.060	99.960	99.860
4.500	102.337	102.237	102.137	4.500	101.474	101.374	101.274	4.500	101.286	101.186	101.086	4.500	101.500	101.400	101.300	4.500	100.637	100.537	100.437	4.500	100.637	100.537	100.437	4.500	100.637	100.537	100.437	4.500	100.637	100.537	100.437
4.625	102.707	102.607	102.507	4.625	101.883	101.783	101.683	4.625	101.696	101.596	101.496	4.625	101.740	101.640	101.540	4.625	100.916	100.816	100.716	4.625	100.916	100.816	100.716	4.625	100.916	100.816	100.716	4.625	100.916	100.816	100.716
4.750	102.782	102.682	102.582	4.750	102.414	102.314	102.214	4.750	102.410	102.310	102.210	4.750	101.947	101.847	101.747	4.750	101.579	101.479	101.379	4.750	101.579	101.479	101.379	4.750	101.579	101.479	101.379	4.750	101.579	101.479	101.379
4.875	103.179	103.079	102.979	4.875	102.863	102.763	102.663	4.875	102.863	102.763	102.663	4.875	102.329	102.229	102.129	4.875	102.013	101.913	101.813	4.875	102.013	101.913	101.813	4.875	102.013	101.913	101.813	4.875	102.013	101.913	101.813
4.990	103.490	103.390	103.290	4.990	103.220	103.120	103.020	4.990	103.220	103.120	103.020	4.990	102.701	102.601	102.501	4.990	102.431	102.331	102.231	4.990	102.431	102.331	102.231	4.990	102.431	102.331	102.231	4.990	102.431	102.331	102.231
5.000	103.590	103.490	103.390	5.000	103.320	103.220	103.120	5.000	103.320	103.220	103.120	5.000	102.801	102.701	102.601	5.000	102.531	102.431	102.331	5.000	102.531	102.431	102.331	5.000	102.531	102.431	102.331	5.000	102.531	102.431	102.331
5.125	103.866	103.766	103.666	5.125	103.628	103.528	103.428	5.125	103.628	103.528	103.428	5.125	102.701	102.601	102.501	5.125	102.463	102.363	102.263	5.125	102.463	102.363	102.263	5.125	102.463	102.363	102.263	5.125	102.463	102.363	102.263
5.250	104.183	104.083	103.983	5.250	104.049	103.949	103.849	5.250	104.139	104.039	103.939	5.250	103.194	103.094	102.994	5.250	102.960	102.860	102.760	5.250	102.960	102.860	102.760	5.250	102.960	102.860	102.760	5.250	102.960	102.860	102.760
5.375	104.480	104.380	104.280	5.375	104.387	104.287	104.187	5.375	104.480	104.380	104.280	5.375	103.285	103.185	103.085	5.375	103.192	103.092	102.992	5.375	103.192	103.092	102.992	5.375	103.192	103.092	102.992	5.375	103.192	103.092	102.992
5.500	104.735	104.635	104.535	5.500	104.670	104.570	104.470	5.500	104.763	104.663	104.563	5.500	103.720	103.620	103.520	5.500	103.655	103.555	103.455	5.500	103.655	103.555	103.455	5.500	103.655	103.555	103.455	5.500	103.655	103.555	103.455
5.625	104.944	104.844	104.744	5.625	104.903	104.803	104.703	5.625	104.996	104.896	104.796	5.625	103.656	103.556	103.456	5.625	103.615	103.515	103.415	5.625	103.615	103.515	103.415	5.625	103.615	103.515	103.415	5.625	103.615	103.515	103.415
5.750	105.519	105.419	105.319	5.750	105.629	105.529	105.429	5.750	105.688	105.588	105.488	5.750	103.874	103.774	103.674	5.750	103.874	103.774	103.674	5.750	103.874	103.774	103.674	5.750	103.874	103.774	103.674	5.750	103.874	103.774	103.674
5.875	105.699	105.599	105.499	5.875	105.974	105.874	105.774	5.875	106.036	105.936	105.836	5.875	103.620	103.520	103.420	5.875	103.620	103.520	103.420	5.875	103.620	103.520	103.420	5.875	103.620	103.520	103.420	5.875	103.620	103.520	103.420
5.990	105.806	105.706	105.606	5.990	106.155	106.055	105.955	5.990	106.217	106.117	106.017	5.990	103.972	103.872	103.772	5.990	103.972	103.872	103.772	5.990	103.972	103.872	103.772	5.990	103.972	103.872	103.772	5.990	103.972	103.872	103.772
6.000	105.906	105.806	105.706	6.000	106.255	106.155	106.055	6.000	106.317	106.217	106.117	6.000	104.072	103.972	103.872	6.000	104.072	103.972	103.872	6.000	104.072	103.972	103.872	6.000	104.072	103.972	103.872	6.000	104.072	103.972	103.872
6.125	106.034	105.934	105.834	6.125	106.523	106.423	106.323	6.125	106.585	106.485	106.385	6.125	104.310	104.210	104.110	6.125	104.310	104.210	104.110	6.125	104.310	104.210	104.110	6.125	104.310	104.210	104.110	6.125	104.310	104.210	104.110
6.250	106.154	106.054	105.954	6.250	N/A	N/A	N/A	6.250	106.789	106.689	106.589	6.250	104.530	104.430	104.330	6.250	0.000	N/A	N/A	6.250	0.000	N/A	N/A	6.250	0.000	N/A	N/A	6.250	0.000	N/A	N/A
6.375	106.156	106.042	105.956	6.375	106.813	106.699	106.613	6.375	106.844	106.730	106.644	6.375	102.269	102.155	102.069	6.375	102.269	102.155	102.069	6.375	102.269	102.155	102.069	6.375	102.269	102.155	102.069	6.375	102.269	102.155	102.069
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	99.873	99.773	99.673	4.625	102.735	102.635	102.535	4.625	102.226	102.126	102.026	4.625	102.164	102.064	101.964	4.375	99.825	99.725	99.625	4.375	99.825	99.725	99.625	4.375	99.825	99.725	99.625	4.375	99.825	99.725	99.625
4.500	100.449	100.349	100.249	4.750	103.165	103.065	102.965	4.750	102.186	102.086	101.986	4.750	102.124	102.024	101.924	4.500	100.235	100.135	100.035	4.500	100.235	100.135	100.035	4.500	100.235	100.135	100.035	4.500	100.235	100.135	100.035
4.625	100.729	100.629	100.529	4.875	103.545	103.445	103.345	4.875	102.614	102.514	102.414	4.875	102.551	102.451	102.351	4.625	100.673	100.573	100.473	4.625	100.673	100.573	100.473	4.625	100.673	100.573	100.473	4.625	100.673	100.573	100.473
4.750	101.575	101.475	101.375	4.990	103.679	103.579	103.479	4.990	102.950	102.850	102.750	4.990	102.887	102.787	102.687	4.750	100.947	100.847	100.747	4.750	100.947	100.847	100.747	4.750	100.947	100.847	100.747	4.750	100.947	100.847	100.747
4.875	102.013	101.913	101.813	5.000	103.779	103.679	103.579	5.000	103.050	102.950	102.850	5.000	102.987	102.887	102.787	4.875	101.342	101.242	101.142	4.875	101.342	101.242	101.142	4.875	101.342	101.242	101.142	4.875	101.342	101.242	101.142
4.990	102.431	102.331	102.231	5.125	104.020	103.920	103.820	5.125	103.377	103.277	103.177	5.125	103.315	103.215	103.115	4.990	101.683	101.583	101.483	4.990	101.683	101.583	101.483	4.990	101.683	101.583	101.483	4.990	101.683	101.583	101.483
5.000	102.531	102.431	102.331	5.250	104.399	104.299	104.199	5.250	103.407	103.307	103.207	5.250	103.251	103.151	103.051	5.000	101.783	101.683	101.583	5.000	101.783	101.683	101.583	5.000	101.783	101.683	101.583	5.000	101.783	101.683	101.583
5.125	102.463	102.363	102.263	5.375	104.596	104.496	104.396	5.375	103.685	103.585	103.485	5.375	103.529	103.429	103.329	5.125	102.195	102.095	101.995	5.125	102.195	102.095	101.995	5.125	102.195	102.095	101.995	5.125	102.195	102.095	101.995
5.250	103.150	103.050	102.950	5.500	104.810	104.710	104.610	5.500	103.957	103.857	103.757	5.500	103.800	103.700	103.600	5.250	102.591	102.491	102.391	5.250	102.591	102.491	102.391	5.250	102.591	102.491	102.391	5.250	102.591	102.491	102.391
5.375	103.285	103.185	103.085	5.625	104.979	104.879	104.779	5.625	104.185	104.085	103.985	5.625	104.028	103.928	103.828	5.375	102.992	102.892	102.792	5.375	102.992	102.892	102.792	5.375	102.992	102.892	102.792	5.375	102.992	102.892	102.792
5.500	103.720	103.620	103.520	5.750	105.249	105.149	105.049	5.750	104.750	104.650	104.550	5.750	104.532	104.432	104.332	5.500	103.388	103.288	103.188	5.500	103.388	103.288	103.188	5.500	103.388	103.288	103.188	5.500	103.388	103.288	103.188
5.625	103.656	103.556	103.456	5.875	105.474	105.374	105.274	5.875	105.055	104.955	104.855	5.875	104.836	104.7																	



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.: 4/22/2019
45 Day Lock Exp.: 5/6/2019
60 Day Lock Exp.: 5/20/2019

W. Rate Sheet Dated: 3/21/2019

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	103.156	103.056	102.956	4.750	102.906	102.806	102.706	4.750	102.906	102.806	102.706	4.750	101.941	101.841	101.741	4.750	101.691	101.591	101.491
4.875	103.641	103.541	103.441	4.875	103.391	103.291	103.191	4.875	103.391	103.291	103.191	4.875	102.426	102.326	102.226	4.875	102.176	102.076	101.976
4.990	103.769	103.669	103.569	4.990	103.269	103.169	103.069	4.990	103.269	103.169	103.069	4.990	102.554	102.454	102.354	4.990	102.054	101.954	101.854
5.000	103.869	103.769	103.669	5.000	103.369	103.269	103.169	5.000	103.369	103.269	103.169	5.000	102.654	102.554	102.454	5.000	102.154	102.054	101.954
5.125	103.913	103.813	103.713	5.125	103.413	103.313	103.213	5.125	103.413	103.313	103.213	5.125	102.344	102.244	102.144	5.125	101.844	101.744	101.644
5.250	104.322	104.222	104.122	5.250	103.822	103.722	103.622	5.250	103.822	103.722	103.622	5.250	102.753	102.653	102.553	5.250	102.253	102.153	102.053
5.375	104.678	104.578	104.478	5.375	104.678	104.578	104.478	5.375	104.678	104.578	104.478	5.375	103.109	103.009	102.909	5.375	103.109	103.009	102.909
5.500	104.924	104.824	104.724	5.500	104.924	104.824	104.724	5.500	104.924	104.824	104.724	5.500	103.355	103.255	103.155	5.500	103.355	103.255	103.155
5.625	105.003	104.903	104.803	5.625	105.003	104.903	104.803	5.625	105.003	104.903	104.803	5.625	102.569	102.469	102.369	5.625	102.569	102.469	102.369
5.750	105.407	105.307	105.207	5.750	105.407	105.307	105.207	5.750	105.407	105.307	105.207	5.750	102.973	102.873	102.773	5.750	102.973	102.873	102.773
5.875	105.675	105.575	105.475	5.875	105.675	105.575	105.475	5.875	105.675	105.575	105.475	5.875	103.241	103.141	103.041	5.875	103.241	103.141	103.041
5.990	105.826	105.726	105.626	5.990	105.826	105.726	105.626	5.990	105.826	105.726	105.626	5.990	103.392	103.292	103.192	5.990	103.392	103.292	103.192
6.000	105.926	105.826	105.726	6.000	105.926	105.826	105.726	6.000	105.926	105.826	105.726	6.000	103.492	103.392	103.292	6.000	103.492	103.392	103.292
6.125	105.916	105.805	105.541	6.125	105.916	105.805	105.541	6.125	105.916	105.805	105.541	6.125	102.556	102.445	102.181	6.125	102.556	102.445	102.181
6.250	106.202	106.091	105.831	6.250	106.202	106.091	105.831	6.250	106.202	106.091	105.831	6.250	103.389	103.278	103.018	6.250	103.389	103.278	103.018
6.375	106.585	106.457	106.385	6.375	106.585	106.457	106.385	6.375	106.585	106.457	106.385	6.375	103.622	103.494	103.422	6.375	103.622	103.494	103.422
6.500	107.357	107.228	107.157	6.500	107.357	107.228	107.157	6.500	107.357	107.228	107.157	6.500	104.244	104.115	104.044	6.500	104.244	104.115	104.044
6.625	107.768	107.639	107.568	6.625	107.768	107.639	107.568	6.625	107.768	107.639	107.568	6.625	104.505	104.376	104.305	6.625	104.505	104.376	104.305
6.750	108.042	107.913	107.842	6.750	108.042	107.913	107.842	6.750	108.042	107.913	107.842	6.750	104.629	104.500	104.429	6.750	104.629	104.500	104.429
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	101.691	101.591	101.491	4.250	101.780	101.680	101.580	4.250	102.155	102.055	101.955	4.250	102.155	102.055	101.955	3.750	101.248	101.148	101.048
4.875	102.176	102.076	101.976	4.375	102.215	102.115	102.015	4.375	102.590	102.490	102.390	4.375	102.590	102.490	102.390	3.875	101.767	101.667	101.567
4.990	102.054	101.954	101.854	4.500	102.621	102.521	102.421	4.500	102.996	102.896	102.796	4.500	102.996	102.896	102.796	3.990	101.912	101.812	101.712
5.000	102.154	102.054	101.954	4.625	102.834	102.734	102.634	4.625	103.209	103.109	103.009	4.625	103.209	103.109	103.009	4.000	102.012	101.912	101.812
5.125	101.844	101.744	101.644	4.750	103.325	103.225	103.125	4.750	103.700	103.600	103.500	4.750	103.700	103.600	103.500	4.125	102.471	102.371	102.271
5.250	102.253	102.153	102.053	4.875	103.688	103.588	103.488	4.875	104.063	103.963	103.863	4.875	104.063	103.963	103.863	4.250	102.795	102.695	102.595
5.375	103.109	103.009	102.909	4.990	103.737	103.637	103.537	4.990	103.862	103.762	103.662	4.990	103.862	103.762	103.662	4.375	103.187	103.087	102.987
5.500	103.355	103.255	103.155	5.000	103.837	103.737	103.637	5.000	103.962	103.862	103.762	5.000	103.962	103.862	103.762	4.500	102.601	102.501	102.401
5.625	102.569	102.469	102.369	5.125	103.933	103.833	103.733	5.125	104.058	103.958	103.858	5.125	104.058	103.958	103.858	4.625	103.041	102.941	102.841
5.750	102.973	102.873	102.773	5.250	104.306	104.206	104.106	5.250	104.431	104.331	104.231	5.250	104.431	104.331	104.231	4.750	103.372	103.272	103.172
5.875	103.241	103.141	103.041	5.375	104.561	104.461	104.361	5.375	104.561	104.461	104.361	5.375	104.561	104.461	104.361	4.875	103.528	103.428	103.328
5.990	103.392	103.292	103.192	5.500	104.797	104.697	104.597	5.500	104.797	104.697	104.597	5.500	104.797	104.697	104.597	4.990	103.410	103.310	103.210
6.000	103.492	103.392	103.292	5.625	104.773	104.673	104.573	5.625	104.773	104.673	104.573	5.625	104.773	104.673	104.573	5.000	103.510	103.410	103.310
6.125	102.556	102.445	102.181	5.750	105.121	105.021	104.921	5.750	105.121	105.021	104.921	5.750	105.121	105.021	104.921	5.125	103.866	103.766	103.666
6.250	103.389	103.278	103.018	5.875	105.491	105.391	105.291	5.875	105.491	105.391	105.291	5.875	105.491	105.391	105.291	5.250	104.057	103.957	103.857
6.375	103.622	103.494	103.422	5.990	105.655	105.555	105.455	5.990	105.655	105.555	105.455	5.990	105.655	105.555	105.455	5.375	104.273	104.173	104.073
6.500	104.244	104.115	104.044	6.000	105.755	105.655	105.555	6.000	105.755	105.655	105.555	6.000	105.755	105.655	105.555	5.500	102.746	102.646	102.546
6.625	104.505	104.376	104.305	6.125	105.944	105.844	105.744	6.125	105.944	105.844	105.744	6.125	105.944	105.844	105.744	5.625	103.072	102.972	102.872
6.750	104.629	104.500	104.429	6.250	105.950	105.850	105.750	6.250	105.950	105.850	105.750	6.250	105.950	105.850	105.750	5.750	103.341	103.241	103.141
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	101.748	101.648	101.548	3.750	101.748	101.648	101.548	3.750	100.689	100.589	100.489	3.750	101.189	101.089	100.989	3.750	101.189	101.089	100.989
3.875	102.017	101.917	101.817	3.875	102.017	101.917	101.817	3.875	101.208	101.108	101.008	3.875	101.458	101.358	101.258	3.875	101.458	101.358	101.258
3.990	102.162	102.062	101.962	3.990	102.162	102.062	101.962	3.990	100.854	100.754	100.654	3.990	101.104	101.004	100.904	3.990	101.104	101.004	100.904
4.000	102.262	102.162	102.062	4.000	102.262	102.162	102.062	4.000	100.954	100.854	100.754	4.000	101.204	101.104	101.004	4.000	101.204	101.104	101.004
4.125	102.721	102.621	102.521	4.125	102.721	102.621	102.521	4.125	101.413	101.313	101.213	4.125	101.663	101.563	101.463	4.125	101.663	101.563	101.463
4.250	103.045	102.945	102.845	4.250	103.045	102.945	102.845	4.250	101.737	101.637	101.537	4.250	101.987	101.887	101.787	4.250	101.987	101.887	101.787
4.375	103.187	103.087	102.987	4.375	103.187	103.087	102.987	4.375	102.129	102.029	101.929	4.375	102.129	102.029	101.929	4.375	102.129	102.029	101.929
4.500	102.601	102.501	102.401	4.500	102.601	102.501	102.401	4.500	100.944	100.844	100.744	4.500	100.944	100.844	100.744	4.500	100.944	100.844	100.744
4.625	102.641	102.541	102.441	4.625	102.641	102.541	102.441	4.625	101.384	101.284	101.184	4.625	101.384	101.284	101.184	4.625	101.384	101.284	101.184
4.750	103.372	103.272	103.172	4.750	103.372	1													



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/22/2019

45 Day Lock Exp.:

5/6/2019

60 Day Lock Exp.:

5/20/2019

W. Rate Sheet Dated: 3/21/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	103.034	102.934	102.834	4.250	101.527	101.427	101.327	3.750	101.049	100.949	100.849	4.750	101.819	101.719	101.619	3.750	100.490	100.390	100.290
4.875	103.529	103.429	103.329	4.375	101.967	101.867	101.767	3.875	101.575	101.475	101.375	4.875	102.314	102.214	102.114	3.875	101.016	100.916	100.816
4.990	103.667	103.567	103.467	4.500	102.401	102.301	102.201	3.990	101.803	101.703	101.603	4.990	102.452	102.352	102.252	3.990	100.745	100.645	100.545
5.000	103.767	103.667	103.567	4.625	102.732	102.632	102.532	4.000	101.903	101.803	101.703	5.000	102.552	102.452	102.352	4.000	100.845	100.745	100.645
5.125	103.920	103.820	103.720	4.750	103.231	103.131	103.031	4.125	102.385	102.285	102.185	5.125	102.351	102.251	102.151	4.125	101.327	101.227	101.127
5.250	104.310	104.210	104.110	4.875	103.603	103.503	103.403	4.250	102.708	102.608	102.508	5.250	102.741	102.641	102.541	4.250	101.650	101.550	101.450
5.375	104.675	104.575	104.475	4.990	103.665	103.565	103.465	4.375	103.105	103.005	102.905	5.375	103.106	103.006	102.906	4.375	102.047	101.947	101.847
5.500	104.923	104.823	104.723	5.000	103.765	103.665	103.565	4.500	102.554	102.454	102.354	5.500	103.354	103.254	103.154	4.500	100.897	100.797	100.697
5.625	104.980	104.880	104.780	5.125	103.940	103.840	103.740	4.625	103.007	102.907	102.807	5.625	102.546	102.446	102.346	4.625	101.350	101.250	101.150
5.750	105.393	105.293	105.193	5.250	104.319	104.219	104.119	4.750	103.314	103.214	103.114	5.750	102.959	102.859	102.759	4.750	101.657	101.557	101.457
5.875	105.668	105.568	105.468	5.375	104.580	104.480	104.380	4.875	103.469	103.369	103.269	5.875	103.234	103.134	103.034	4.875	101.812	101.712	101.612
5.990	105.827	105.727	105.627	5.500	104.820	104.720	104.620	4.990	103.398	103.298	103.198	5.990	103.393	103.293	103.193	4.990	101.491	101.391	101.291
6.000	105.927	105.827	105.727	5.625	104.766	104.666	104.566	5.000	103.498	103.398	103.298	6.000	103.493	103.393	103.293	5.000	101.591	101.491	101.391
6.125	105.895	105.795	105.695	5.750	105.119	105.019	104.919	5.125	103.858	103.758	103.658	6.125	102.535	102.435	102.335	5.125	101.951	101.851	101.751
6.250	106.186	106.086	105.986	5.875	105.496	105.396	105.296	5.250	104.052	103.952	103.852	6.250	103.373	103.273	103.173	5.250	102.145	102.045	101.945
6.375	106.481	106.381	106.281	5.990	105.660	105.560	105.460	5.375	104.274	104.174	104.074	6.375	103.518	103.418	103.318	5.375	102.367	102.267	102.167
6.500	106.702	106.602	106.502	6.000	105.760	105.660	105.560	5.500	102.654	102.554	102.454	6.500	103.589	103.489	103.389	5.500	100.497	100.397	100.297
6.625	107.178	107.078	106.978	6.125	105.574	105.474	105.374	5.625	102.987	102.887	102.787	6.625	103.915	103.815	103.715	5.625	100.830	100.730	100.630
6.750	107.514	107.414	107.314	6.250	105.934	105.834	105.734	5.750	103.262	103.162	103.062	6.750	104.101	104.001	103.901	5.750	101.105	101.005	100.905

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.:

4/22/2019

45 Day Lock Exp.:

5/6/2019

60 Day Lock Exp.:

5/20/2019

W. Rate Sheet Dated: 3/21/2019

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	98.567	98.442	98.317	
4.125	98.977	98.852	98.727	
4.250	99.384	99.259	99.134	
4.375	99.716	99.591	99.466	
4.500	100.084	99.959	99.834	
4.625	100.409	100.284	100.159	
4.750	100.773	100.648	100.523	
4.875	101.146	101.021	100.896	
5.000	101.517	101.392	101.267	
5.125	101.832	101.707	101.582	
5.250	102.159	102.034	101.909	
5.375	102.377	102.252	102.127	
5.500	102.587	102.462	102.337	

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	99.490	99.365	99.240	
3.875	99.930	99.805	99.680	
4.000	100.380	100.255	100.130	
4.125	100.704	100.579	100.454	
4.250	100.938	100.813	100.688	
4.375	101.048	100.923	100.798	
4.500	101.358	101.233	101.108	
4.625	101.536	101.411	101.286	
4.750	101.814	101.689	101.564	
4.875	102.124	101.999	101.874	
5.000	102.398	102.273	102.148	

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	98.997	98.872	98.747	
3.625	99.459	99.334	99.209	
3.750	99.934	99.809	99.684	
3.875	100.344	100.219	100.094	
4.000	100.716	100.591	100.466	
4.125	101.071	100.946	100.821	
4.250	101.379	101.254	101.129	
4.375	101.624	101.499	101.374	
4.500	101.827	101.702	101.577	
4.625	102.105	101.980	101.855	
4.750	102.360	102.235	102.110	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.625	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.000	-1.000	-1.250	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.250	-0.750	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)