



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.: 4/25/2019

45 Day Lock Exp.: 5/10/2019

60 Day Lock Exp.: 5/27/2019

W. Rate Sheet Dated: 3/26/2019

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	101.705	101.555	101.405	3.750	101.258	101.108	100.958	2.375	96.886	96.736	96.586	3.125	97.344	97.194	97.044
3.875	102.250	102.100	101.950	3.875	101.675	101.525	101.375	2.500	97.425	97.275	97.125	3.250	98.011	97.861	97.711
4.000	102.789	102.639	102.489	4.000	102.096	101.946	101.796	2.625	97.918	97.768	97.618	3.375	98.393	98.243	98.093
4.125	103.310	103.160	103.010	4.125	102.443	102.293	102.143	2.750	98.799	98.649	98.499	3.500	98.780	98.630	98.480
4.250	102.649	102.549	102.449	4.250	102.153	102.053	101.953	2.875	99.288	99.138	98.988	3.625	99.118	98.968	98.818
4.375	103.129	103.029	102.929	4.375	102.527	102.427	102.327	3.000	99.771	99.621	99.471	Margin = 2.250		Index = 2.480	
4.500	103.580	103.480	103.380	4.500	102.871	102.771	102.671	3.125	100.258	100.108	99.958				
4.625	103.991	103.891	103.791	4.625	103.379	103.279	103.179	3.250	100.298	100.148	99.998				
4.750	104.116	104.016	103.916	4.750	102.745	102.645	102.545	3.375	100.774	100.624	100.474				
4.875	103.603	103.503	103.403	4.875	103.118	103.018	102.918	3.500	101.243	101.093	100.943				
5.000	104.028	103.928	103.828	5.000	103.462	103.362	103.262	3.625	101.619	101.469	101.319				
5.125	104.406	104.306	104.206	5.125	103.970	103.870	103.770	3.750	101.411	101.261	101.111				
5.250	103.770	103.670	103.570	5.250	103.383	103.283	103.183	3.875	101.805	101.655	101.505				
5.375	104.241	104.141	104.041	5.375	103.757	103.657	103.557	4.000	102.204	102.054	101.904				
5.500	104.666	104.566	104.466	5.500	104.101	104.001	103.901	4.125	102.529	102.379	102.229				
5.625	105.044	104.944	104.844	5.625	104.608	104.508	104.408	4.250	101.822	101.672	101.522				
5.750	104.877	104.777	104.677	5.750	104.365	104.265	104.165	4.375	102.173	102.023	101.873				
5.875	105.348	105.248	105.148	5.875	104.739	104.639	104.539	4.500	102.494	102.344	102.194				
6.000	105.773	105.673	105.573	6.000	105.083	104.983	104.883	4.625	102.979	102.829	102.679				

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	100.555	100.405	100.255	3.750	100.258	100.108	99.958	2.375	95.886	95.736	95.586	3.125	96.344	96.194	96.044
3.875	101.100	100.950	100.800	3.875	100.675	100.525	100.375	2.500	96.425	96.275	96.125	3.250	97.011	96.861	96.711
4.000	101.639	101.489	101.339	4.000	101.096	100.946	100.796	2.625	96.918	96.768	96.618	3.375	97.393	97.243	97.093
4.125	102.160	102.010	101.860	4.125	101.443	101.293	101.143	2.750	97.799	97.649	97.499	3.500	97.780	97.630	97.480
4.250	101.499	101.399	101.299	4.250	101.153	101.053	100.953	2.875	98.288	98.138	97.988	3.625	98.118	97.968	97.818
4.375	101.979	101.879	101.779	4.375	101.527	101.427	101.327	3.000	98.771	98.621	98.471	Margin = 2.250		Index = 2.480	
4.500	102.430	102.330	102.230	4.500	101.871	101.771	101.671	3.125	99.258	99.108	98.958	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.841	102.741	102.641	4.625	102.379	102.279	102.179	3.250	99.298	99.148	98.998	Rate	30 Day	45 Day	60 Day
4.750	102.966	102.866	102.766	4.750	101.745	101.645	101.545	3.375	99.774	99.624	99.474	4.500	101.280	101.030	100.780
4.875	102.453	102.353	102.253	4.875	102.118	102.018	101.918	3.500	100.243	100.093	99.943	4.625	101.691	101.441	101.191
5.000	102.878	102.778	102.678	5.000	102.462	102.362	102.262	3.625	100.619	100.469	100.319	4.750	100.881	100.631	100.381
5.125	103.256	103.156	103.056	5.125	102.970	102.870	102.770	3.750	100.411	100.261	100.111	4.875	101.303	101.053	100.803
5.250	102.620	102.520	102.420	5.250	102.383	102.283	102.183	3.875	100.805	100.655	100.505	5.000	101.728	101.478	101.228
5.375	103.091	102.991	102.891	5.375	102.757	102.657	102.557	4.000	101.204	101.054	100.904	5.125	102.106	101.856	101.606
5.500	103.516	103.416	103.316	5.500	103.101	103.001	102.901	4.125	101.529	101.379	101.229	5.250	101.470	101.220	100.970
5.625	103.894	103.794	103.694	5.625	103.608	103.508	103.408	4.250	100.822	100.672	100.522	5.375	102.000	101.750	101.500
5.750	103.727	103.627	103.527	5.750	103.365	103.265	103.165	4.375	101.173	101.023	100.873	5.500	102.250	102.000	101.750
5.875	104.198	104.098	103.998	5.875	103.739	103.639	103.539	4.500	101.494	101.344	101.194	5.625	102.500	102.250	102.000
6.000	104.623	104.523	104.423	6.000	104.083	103.983	103.883	4.625	101.979	101.829	101.679	5.750	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	100.453	100.203	99.953	4.875	100.398	100.148	99.898
5.125	101.256	101.006	100.756	5.125	101.250	101.000	100.750
5.375	101.091	100.841	100.591	5.375	101.037	100.787	100.537
5.625	101.894	101.644	101.394	5.625	101.888	101.638	101.388
5.875	102.323	102.073	101.823	5.875	102.019	101.769	101.519
6.000	102.448	102.198	101.948	6.000	102.363	102.113	101.863
6.125	102.566	102.316	102.066	6.125	102.870	102.620	102.370
6.250	102.750	102.500	102.250	6.250	103.655	103.405	103.155
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	
4.500	98.530	98.280	98.030	
4.625	98.941	98.691	98.441	
4.750	98.131	97.881	97.631	
4.875	98.553	98.303	98.053	
5.000	98.978	98.728	98.478	
5.125	99.356	99.106	98.856	
5.250	98.720	98.470	98.220	
5.375	99.250	99.000	98.750	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
5.750	100.000	99.750	99.500	

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/25/2019

45 Day Lock Exp.:

5/10/2019

60 Day Lock Exp.:

5/27/2019

W. Rate Sheet Dated: 3/26/2019

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	100.487	100.337	100.187	3.750	100.040	99.890	99.740	2.375	93.386	93.236	93.086	3.125	95.66	95.506	95.356
3.875	101.031	100.881	100.731	3.875	100.456	100.306	100.156	2.500	93.925	93.775	93.625	3.250	97.01	96.861	96.711
4.000	101.570	101.420	101.270	4.000	100.877	100.727	100.577	2.625	94.418	94.268	94.118	3.375	97.39	97.243	97.093
4.125	102.091	101.941	101.791	4.125	101.225	101.075	100.925	2.750	97.111	96.961	96.811	3.500	97.78	97.630	97.480
4.250	101.555	101.455	101.355	4.250	101.060	100.960	100.860	2.875	97.600	97.450	97.300	3.625	98.12	97.968	97.818
4.375	102.035	101.935	101.835	4.375	101.433	101.333	101.233	3.000	98.084	97.934	97.784	Margin = 2.250		Index = 2.480	
4.500	102.486	102.386	102.286	4.500	101.777	101.677	101.577	3.125	98.570	98.420	98.270				
4.625	102.897	102.797	102.697	4.625	102.285	102.185	102.085	3.250	99.298	99.148	98.998				
4.750	103.178	103.078	102.978	4.750	101.807	101.707	101.607	3.375	99.774	99.624	99.474				
4.875	102.665	102.565	102.465	4.875	102.181	102.081	101.981	3.500	100.243	100.093	99.943				
5.000	103.091	102.991	102.891	5.000	102.525	102.425	102.325	3.625	100.619	100.469	100.319				
5.125	103.469	103.369	103.269	5.125	103.032	102.932	102.832	3.750	100.192	100.042	99.892				
5.250	102.208	102.108	102.008	5.250	101.821	101.721	101.621	3.875	100.587	100.437	100.287				
5.375	102.678	102.578	102.478	5.375	102.194	102.094	101.994	4.000	100.985	100.835	100.685				
5.500	103.104	103.004	102.904	5.500	102.538	102.438	102.338	4.125	101.310	101.160	101.010				
5.625	103.482	103.382	103.282	5.625	103.046	102.946	102.846	4.250	100.728	100.578	100.428				
5.750	103.002	102.902	102.802	5.750	102.490	102.390	102.290	4.375	101.079	100.929	100.779				
5.875	103.473	103.373	103.273	5.875	102.864	102.764	102.664	4.500	101.401	101.251	101.101				
6.000	103.898	103.798	103.698	6.000	103.208	103.108	103.008	4.625	101.886	101.736	101.586				

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	99.337	99.187	99.037	3.750	99.040	98.890	98.740	2.375	94.136	93.986	93.836	3.125	94.656	94.506	94.356
3.875	99.881	99.731	99.581	3.875	99.456	99.306	99.156	2.500	94.675	94.525	94.375	3.250	96.011	95.861	95.711
4.000	100.420	100.270	100.120	4.000	99.877	99.727	99.577	2.625	95.168	95.018	94.868	3.375	96.393	96.243	96.093
4.125	100.941	100.791	100.641	4.125	100.225	100.075	99.925	2.750	96.892	96.742	96.592	3.500	96.780	96.630	96.480
4.250	100.405	100.305	100.205	4.250	100.060	99.960	99.860	2.875	97.381	97.231	97.081	3.625	97.118	96.968	96.818
4.375	100.885	100.785	100.685	4.375	100.433	100.333	100.233	3.000	97.865	97.715	97.565	Margin = 2.250		Index = 2.480	
4.500	101.336	101.236	101.136	4.500	100.777	100.677	100.577	3.125	98.352	98.202	98.052	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.747	101.647	101.547	4.625	101.285	101.185	101.085	3.250	98.204	98.054	97.904	Rate	30 Day	45 Day	60 Day
4.750	102.028	101.928	101.828	4.750	100.807	100.707	100.607	3.375	98.681	98.531	98.381	4.500	100.186	99.936	99.686
4.875	101.515	101.415	101.315	4.875	101.181	101.081	100.981	3.500	99.149	98.999	98.849	4.625	100.597	100.347	100.097
5.000	101.941	101.841	101.741	5.000	101.525	101.425	101.325	3.625	99.525	99.375	99.225	4.750	99.943	99.693	99.443
5.125	102.319	102.219	102.119	5.125	102.032	101.932	101.832	3.750	99.161	99.011	98.861	4.875	100.365	100.115	99.865
5.250	101.058	100.958	100.858	5.250	100.821	100.721	100.621	3.875	99.555	99.405	99.255	5.000	100.791	100.541	100.291
5.375	101.528	101.428	101.328	5.375	101.194	101.094	100.994	4.000	99.954	99.804	99.654	5.125	101.169	100.919	100.669
5.500	101.954	101.854	101.754	5.500	101.538	101.438	101.338	4.125	100.279	100.129	99.979	5.250	99.908	99.658	99.408
5.625	102.332	102.232	102.132	5.625	102.046	101.946	101.846	4.250	99.259	99.109	98.959	5.375	100.437	100.187	99.937
5.750	101.852	101.752	101.652	5.750	101.490	101.390	101.290	4.375	99.610	99.460	99.310	5.500	100.688	100.438	100.188
5.875	102.323	102.223	102.123	5.875	101.864	101.764	101.664	4.500	99.932	99.782	99.632	5.625	100.938	100.688	100.438
6.000	102.748	102.648	102.548	6.000	102.208	102.108	102.008	4.625	100.417	100.267	100.117	5.750	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:	3/26/2019 4.750%

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	99.515	99.265	99.015	4.875	99.461	99.211	98.961
5.125	100.319	100.069	99.819	5.125	100.312	100.062	99.812
5.375	99.528	99.278	99.028	5.375	99.474	99.224	98.974
5.625	100.332	100.082	99.832	5.625	100.326	100.076	99.826
5.875	100.448	100.198	99.948	5.875	100.144	99.894	99.644
6.000	100.573	100.323	100.073	6.000	100.488	100.238	99.988
6.125	100.691	100.441	100.191	6.125	100.995	100.745	100.495
6.250	99.250	99.000	98.750	6.250	100.155	99.905	99.655
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	
4.500	97.436	97.186	96.936	
4.625	97.847	97.597	97.347	
4.750	97.193	96.943	96.693	
4.875	97.615	97.365	97.115	
5.000	98.041	97.791	97.541	
5.125	98.419	98.169	97.919	
5.250	97.158	96.908	96.658	
5.375	97.687	97.437	97.187	
5.500	97.938	97.688	97.438	
5.625	98.188	97.938	97.688	
5.750	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.: 4/25/2019
45 Day Lock Exp.: 5/10/2019
60 Day Lock Exp.: 5/27/2019

W. Rate Sheet Dated: 3/26/2019

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	102.177	102.077	101.977	4.375	101.275	101.175	101.075	4.375	101.087	100.987	100.887	4.375	101.318	101.218	101.118	4.375	100.416	100.316	100.216
4.500	102.655	102.555	102.455	4.500	101.803	101.703	101.603	4.500	101.615	101.515	101.415	4.500	101.815	101.715	101.615	4.500	100.963	100.863	100.763
4.625	103.003	102.903	102.803	4.625	102.192	102.092	101.992	4.625	102.004	101.904	101.804	4.625	102.041	101.941	101.841	4.625	101.230	101.130	101.030
4.750	103.010	102.910	102.810	4.750	102.595	102.495	102.395	4.750	102.592	102.492	102.392	4.750	102.242	102.142	102.042	4.750	101.827	101.727	101.627
4.875	103.388	103.288	103.188	4.875	103.023	102.923	102.823	4.875	103.023	102.923	102.823	4.875	102.503	102.403	102.303	4.875	102.138	102.038	101.938
4.990	103.682	103.582	103.482	4.990	103.360	103.260	103.160	4.990	103.360	103.260	103.160	4.990	102.855	102.755	102.655	4.990	102.533	102.433	102.333
5.000	103.782	103.682	103.582	5.000	103.460	103.360	103.260	5.000	103.460	103.360	103.260	5.000	102.955	102.855	102.755	5.000	102.633	102.533	102.433
5.125	104.043	103.943	103.843	5.125	103.755	103.655	103.555	5.125	103.755	103.655	103.555	5.125	102.843	102.743	102.643	5.125	102.555	102.455	102.355
5.250	104.366	104.266	104.166	5.250	104.232	104.132	104.032	5.250	104.323	104.223	104.123	5.250	103.329	103.229	103.129	5.250	103.195	103.095	102.995
5.375	104.650	104.550	104.450	5.375	104.556	104.456	104.356	5.375	104.650	104.550	104.450	5.375	103.448	103.348	103.248	5.375	103.354	103.254	103.154
5.500	104.892	104.792	104.692	5.500	104.824	104.724	104.624	5.500	104.918	104.818	104.718	5.500	103.863	103.763	103.663	5.500	103.795	103.695	103.595
5.625	105.098	104.998	104.898	5.625	105.053	104.953	104.853	5.625	105.147	105.047	104.947	5.625	103.794	103.694	103.594	5.625	103.749	103.649	103.549
5.750	105.611	105.511	105.411	5.750	105.754	105.654	105.554	5.750	105.813	105.713	105.613	5.750	104.010	103.910	103.810	5.750	104.010	103.910	103.810
5.875	105.786	105.686	105.586	5.875	106.089	105.989	105.889	5.875	106.152	106.052	105.952	5.875	103.669	103.569	103.469	5.875	103.669	103.569	103.469
5.990	105.890	105.790	105.690	5.990	106.267	106.167	106.067	5.990	106.330	106.230	106.130	5.990	104.015	103.915	103.815	5.990	104.015	103.915	103.815
6.000	105.990	105.890	105.790	6.000	106.367	106.267	106.167	6.000	106.430	106.330	106.230	6.000	104.115	104.015	103.915	6.000	104.115	104.015	103.915
6.125	106.118	106.018	105.918	6.125	106.631	106.531	106.431	6.125	106.694	106.594	106.494	6.125	104.351	104.251	104.151	6.125	104.351	104.251	104.151
6.250	106.232	106.132	106.032	6.250	106.831	106.731	106.631	6.250	106.893	106.793	106.693	6.250	104.571	104.471	104.371	6.250	104.571	104.471	104.371
6.375	106.137	106.023	105.937	6.375	106.791	106.677	106.591	6.375	106.823	106.709	106.623	6.375	102.246	102.132	102.046	6.375	102.246	102.132	102.046

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	100.228	100.128	100.028	4.625	102.890	102.790	102.690	4.625	102.469	102.369	102.269	4.625	102.407	102.307	102.207	3.375	100.052	99.952	99.852
4.500	100.775	100.675	100.575	4.750	103.233	103.133	103.033	4.750	102.301	102.201	102.101	4.750	102.238	102.138	102.038	3.500	100.528	100.428	100.328
4.625	101.042	100.942	100.842	4.875	103.584	103.484	103.384	4.875	102.698	102.598	102.498	4.875	102.636	102.536	102.436	3.625	100.946	100.846	100.746
4.750	101.824	101.724	101.624	4.990	103.738	103.638	103.538	4.990	103.045	102.945	102.845	4.990	102.983	102.883	102.783	3.750	101.205	101.105	101.005
4.875	102.138	102.038	101.938	5.000	103.838	103.738	103.638	5.000	103.145	103.045	102.945	5.000	103.083	102.983	102.883	3.875	101.474	101.374	101.274
4.990	102.533	102.433	102.333	5.125	104.071	103.971	103.871	5.125	103.460	103.360	103.260	5.125	103.398	103.298	103.198	3.990	101.793	101.693	101.593
5.000	102.633	102.533	102.433	5.250	104.343	104.243	104.143	5.250	103.544	103.444	103.344	5.250	103.388	103.288	103.188	4.000	101.893	101.793	101.693
5.125	102.555	102.455	102.355	5.375	104.631	104.531	104.431	5.375	103.811	103.711	103.611	5.375	103.655	103.555	103.455	4.125	102.283	102.183	102.083
5.250	103.286	103.186	103.086	5.500	104.835	104.735	104.635	5.500	104.067	103.967	103.867	5.500	103.911	103.811	103.711	4.250	102.659	102.559	102.459
5.375	103.448	103.348	103.248	5.625	105.000	104.900	104.800	5.625	104.292	104.192	104.092	5.625	104.136	104.036	103.936	4.375	103.042	102.942	102.842
5.500	103.863	103.763	103.663	5.750	105.267	105.167	105.067	5.750	104.830	104.730	104.630	5.750	104.611	104.511	104.411	4.500	103.422	103.322	103.222
5.625	103.794	103.694	103.594	5.875	105.486	105.386	105.286	5.875	105.127	105.027	104.927	5.875	104.909	104.809	104.709	4.625	103.335	103.235	103.135
5.750	104.010	103.910	103.810	5.990	105.582	105.482	105.382	5.990	105.294	105.194	105.094	5.990	105.075	104.975	104.875	4.750	103.560	103.460	103.360
5.875	103.669	103.569	103.469	6.000	105.682	105.582	105.482	6.000	105.394	105.294	105.194	6.000	105.175	105.075	104.975	4.875	103.785	103.685	103.585
5.990	104.015	103.915	103.815	6.125	105.873	105.773	105.673	6.125	105.655	105.555	105.455	6.125	105.437	105.337	105.237	4.990	103.830	103.730	103.630
6.000	104.115	104.015	103.915	6.250	105.521	105.407	105.321	6.250	105.320	105.206	105.120	6.250	105.101	105.001	104.901	5.000	103.930	103.830	103.730
6.125	104.351	104.251	104.151	6.375	105.735	105.621	105.535	6.375	105.610	105.496	105.410	6.375	105.391	105.291	105.191	5.125	103.634	103.534	103.434
6.250	104.571	104.471	104.371	6.500	105.837	105.723	105.637	6.500	105.765	105.651	105.565	6.500	105.546	105.446	105.346	5.250	103.821	103.721	103.621
6.375	102.246	102.132	102.046	6.625	105.915	105.801	105.715	6.625	105.888	105.774	105.688	6.625	105.669	105.569	105.469	5.375	104.010	103.910	103.810

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	100.228	100.128	100.028	4.625	102.890	102.790	102.690	4.625	102.469	102.369	102.269	4.625	102.407	102.307	102.207	3.375	100.052	99.952	99.852	3.375	99.983	99.783	99.783
4.500	100.775	100.675	100.575	4.750	103.233	103.133	103.033	4.750	102.301	102.201	102.101	4.750	102.238	102.138	102.038	3.500	100.528	100.428	100.328	3.500	100.394	100.194	100.194
4.625	101.042	100.942	100.842	4.875	103.584	103.484	103.384	4.875	102.698	102.598	102.498	4.875	102.636	102.536	102.436	3.625	100.946	100.846	100.746	3.625	100.802	100.602	100.602
4.750	101.824	101.724	101.624	4.990	103.738	103.638	103.538	4.990	103.045	102.945	102.845	4.990	102.983	102.883	102.783	3.750	101.205	101.105	101.005	3.750	101.345	101.145	101.145
4.875	102.138	102.038	101.938	5.000	103.838	103.738	103.638	5.000	103.145	103.045	102.945	5.000	103.083	102.983	102.883	3.875	101.474	101.374	101.274	3.875	101.508	101.308	101.308
4.990	102.533	102.433	102.333	5.125	104.071	103.971	103.871	5.125	103.460	103.360	103.260	5.125	103.398	103.298	103.198	3.990	101.793	101.693	101.593	3.990	101.668	101.468	101.468
5.000	102.633	102.533	102.433	5.250	104.434	104.334	104.234	5.250	103.544	103.444	103.344	5.250	103.388	103.288	103.188	4.000	101.893	101.793	101.693	4.000	101.768	101.568	101.568
5.125	102.555	102.455	102.355	5.375	104.631	104.531	104.431	5.375	103.711	103.611	103.511	5.375	103.655	103.555	103.455	4.125	102.283	102.183	102.083	4.125	102.158	101.958	101.958
5.250	102.933	102.833	102.733	5.500	104.877	104.777	104.677	5.500	104.044	103.944	103.844	5.500	103.988	103.888	103.788	4.250	102.693	102.593	102.493	4.250	102.568	102.368	102.368
5.375	103.448	103.348	103.248	5.625	105.000	104.900	104.800	5.625	104.292	104.192	104.092	5.625	104.136	104.036	103.936	4.375	103.042	102.942	102.842	4.375	102.833	102.633	102.633
5.500	103.863	103.763	103.663	5.750	105.267	105.167	105.067	5.750	104.830	104.730	104.630	5.750	104.611	104.511	104.411	4.500	103.422	103.322	103.222	4.500	103.232	103.032	103.032
5.625	103.794	103.694	103.594	5.875	105.486	105.386	105.286	5.875	105.127	105.027	104.927	5.875	104.909	104.809	104.709	4.625	103.335	103.235	103.135	4.625	102.941	102.741	102.741
5.750	104.010	103.910	103.810	5.990	105.582	105.482	105.382	5.990	105.294	105.194	105.094	5.990	105.075	104.975	104.875	4.750	103.560	103.460	103.360	4.750	103.166	102.966	102.966
5.875	103.669	103.569	103.469	6.000	105.682	105.582	105.482	6.000	105.394	105.294	105.194	6.000	105.175	105.075	104.975	4.875	103.785	103.685	103.585	4.875	103.391	103.191	103.191
5.990	104.015	103.915	103.815	6.125	105.873	105.773	105.673	6.125	105.655	105.555	105.455	6.125	105.437	105.337	105.237	4.990	103.830	103.730	103.630	4.990	103.436	103.236	103.236
6.000	104.115	104.015	103.915	6.250	105.521	105.407	105.321	6.250	105.320	105.206	105.120	6.250	105.101	105.001	104.901	5.000	103.930	103.830	103.730	5.000	103.536	103.336	103.336
6.125	104.351	104.251	104.151	6.375	105.735	105.621	105.535	6.375	105.610	105.496	105.410	6.375	105.391	105.191	105.191	5.125	103.634	103.534	103.434	5.125	102.896	102.696	102.696
6.250	104.571	104.471	104.371	6.500	105.837	105.723	105.637	6.500	105.765	105.651	105.565	6.500	105.546	105.346	105.346	5.250	103.821	103.721	103.621	5.250	103.083	102.883	102.883
6.375	105.246	105.146	105.046	6.625	105.915	105.801	105.715	6.625	105.888	105.774	105.688	6.625	105.669	105.469	105.469	5.375	104.010	103.910	103.810	5.375	103.272	103.072	103.072



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.: 4/25/2019
45 Day Lock Exp.: 5/10/2019
60 Day Lock Exp.: 5/27/2019

W. Rate Sheet Dated: 3/26/2019

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	103.297	103.197	103.097	4.750	103.047	102.947	102.847	4.750	103.047	102.947	102.847	4.750	102.002	101.902	101.802	4.750	101.752	101.652	101.552
4.875	103.761	103.661	103.561	4.875	103.511	103.411	103.311	4.875	103.511	103.411	103.311	4.875	102.466	102.366	102.266	4.875	102.216	102.116	102.016
4.990	103.897	103.797	103.697	4.990	103.397	103.297	103.197	4.990	103.397	103.297	103.197	4.990	102.602	102.502	102.402	4.990	102.102	102.002	101.902
5.000	103.997	103.897	103.797	5.000	103.497	103.397	103.297	5.000	103.497	103.397	103.297	5.000	102.702	102.602	102.502	5.000	102.202	102.102	102.002
5.125	104.094	103.994	103.880	5.125	103.594	103.494	103.380	5.125	103.594	103.494	103.380	5.125	102.802	102.702	102.596	5.125	102.302	102.202	102.096
5.250	104.487	104.387	104.280	5.250	103.987	103.887	103.780	5.250	103.987	103.887	103.780	5.250	102.903	102.803	102.696	5.250	102.403	102.303	102.196
5.375	104.883	104.783	104.683	5.375	104.883	104.783	104.683	5.375	104.883	104.783	104.683	5.375	103.199	103.099	102.999	5.375	103.199	103.099	102.999
5.500	105.100	105.000	104.900	5.500	105.100	105.000	104.900	5.500	105.100	105.000	104.900	5.500	103.416	103.316	103.216	5.500	103.416	103.316	103.216
5.625	105.131	105.030	104.931	5.625	105.131	105.030	104.931	5.625	105.131	105.030	104.931	5.625	102.705	102.604	102.505	5.625	102.705	102.604	102.505
5.750	105.522	105.422	105.322	5.750	105.522	105.422	105.322	5.750	105.522	105.422	105.322	5.750	103.096	102.996	102.896	5.750	103.096	102.996	102.896
5.875	105.781	105.681	105.581	5.875	105.781	105.681	105.581	5.875	105.781	105.681	105.581	5.875	103.355	103.255	103.155	5.875	103.355	103.255	103.155
5.990	105.925	105.825	105.725	5.990	105.925	105.825	105.725	5.990	105.925	105.825	105.725	5.990	103.499	103.399	103.299	5.990	103.499	103.399	103.299
6.000	106.025	105.925	105.825	6.000	106.025	105.925	105.825	6.000	106.025	105.925	105.825	6.000	103.599	103.499	103.399	6.000	103.599	103.499	103.399
6.125	106.029	105.910	105.826	6.125	106.029	105.910	105.826	6.125	106.029	105.910	105.826	6.125	102.575	102.456	102.372	6.125	102.575	102.456	102.372
6.250	106.309	106.190	106.090	6.250	106.309	106.190	106.090	6.250	106.309	106.190	106.090	6.250	103.599	103.499	103.399	6.250	103.599	103.499	103.399
6.375	106.719	106.577	106.519	6.375	106.719	106.577	106.519	6.375	106.719	106.577	106.519	6.375	103.756	103.634	103.556	6.375	103.756	103.634	103.556
6.500	107.480	107.340	107.280	6.500	107.480	107.340	107.280	6.500	107.480	107.340	107.280	6.500	104.367	104.227	104.167	6.500	104.367	104.227	104.167
6.625	107.887	107.749	107.687	6.625	107.887	107.749	107.687	6.625	107.887	107.749	107.687	6.625	104.624	104.486	104.424	6.625	104.624	104.486	104.424
6.750	108.159	108.021	107.959	6.750	108.159	108.021	107.959	6.750	108.159	108.021	107.959	6.750	104.746	104.608	104.546	6.750	104.746	104.608	104.546
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	101.752	101.652	101.552	4.250	102.083	101.983	101.883	4.250	102.458	102.358	102.258	4.250	102.458	102.358	102.258	3.750	101.505	101.405	101.305
4.875	102.216	102.116	102.016	4.375	102.493	102.393	102.293	4.375	102.868	102.768	102.668	4.375	102.868	102.768	102.668	3.875	101.997	101.897	101.797
4.990	102.102	102.002	101.902	4.500	102.817	102.717	102.617	4.500	103.192	103.092	102.992	4.500	103.192	103.092	102.992	3.990	102.043	101.943	101.843
5.000	102.202	102.102	102.002	4.625	102.842	102.742	102.642	4.625	103.217	103.117	103.017	4.625	103.217	103.117	103.017	4.000	102.143	102.043	101.943
5.125	101.910	101.810	101.696	4.750	103.350	103.250	103.150	4.750	103.725	103.625	103.525	4.750	103.725	103.625	103.525	4.125	102.606	102.506	102.406
5.250	102.303	102.203	102.096	4.875	103.673	103.573	103.473	4.875	104.048	103.948	103.848	4.875	104.048	103.948	103.848	4.250	102.904	102.804	102.704
5.375	103.199	103.099	102.999	4.990	103.745	103.645	103.545	4.990	103.870	103.770	103.670	4.990	103.870	103.770	103.670	4.375	103.315	103.215	103.115
5.500	103.416	103.316	103.216	5.000	103.845	103.745	103.645	5.000	103.970	103.870	103.770	5.000	103.970	103.870	103.770	4.500	102.650	102.550	102.440
5.625	102.705	102.604	102.505	5.125	103.970	103.870	103.693	5.125	104.095	103.995	103.818	5.125	104.095	103.995	103.818	4.625	103.077	102.977	102.867
5.750	103.096	102.996	102.896	5.250	104.333	104.233	104.059	5.250	104.458	104.358	104.184	5.250	104.458	104.358	104.184	4.750	103.425	103.325	103.216
5.875	103.355	103.255	103.155	5.375	104.581	104.481	104.310	5.375	104.581	104.481	104.310	5.375	104.581	104.481	104.310	4.875	103.576	103.476	103.367
5.990	103.499	103.399	103.299	5.500	104.810	104.710	104.544	5.500	104.810	104.710	104.544	5.500	104.810	104.710	104.544	4.990	103.475	103.375	103.275
6.000	103.599	103.499	103.399	5.625	104.844	104.744	104.644	5.625	104.844	104.744	104.644	5.625	104.844	104.744	104.644	5.000	103.575	103.475	103.375
6.125	102.575	102.456	102.372	5.750	105.184	105.084	104.984	5.750	105.184	105.084	104.984	5.750	105.184	105.084	104.984	5.125	103.924	103.824	103.724
6.250	103.496	103.377	103.296	5.875	105.548	105.448	105.348	5.875	105.548	105.448	105.348	5.875	105.548	105.448	105.348	5.250	104.110	104.010	103.910
6.375	103.756	103.634	103.556	5.990	105.707	105.607	105.507	5.990	105.707	105.607	105.507	5.990	105.707	105.607	105.507	5.375	104.318	104.218	104.118
6.500	104.367	104.227	104.167	6.000	105.807	105.707	105.607	6.000	105.807	105.707	105.607	6.000	105.807	105.707	105.607	5.500	102.808	102.708	102.608
6.625	104.624	104.486	104.424	6.125	105.664	105.545	105.462	6.125	105.664	105.545	105.462	6.125	105.664	105.545	105.462	5.625	103.122	103.022	102.922
6.750	104.746	104.608	104.546	6.250	106.017	105.898	105.615	6.250	106.017	105.898	105.615	6.250	106.017	105.898	105.615	5.750	103.385	103.285	103.185
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	102.005	101.905	101.805	3.750	102.005	101.905	101.805	3.750	100.936	100.836	100.736	3.750	101.436	101.336	101.236	3.750	101.436	101.336	101.236
3.875	102.247	102.147	102.047	3.875	102.247	102.147	102.047	3.875	101.428	101.328	101.228	3.875	101.678	101.578	101.478	3.875	101.678	101.578	101.478
3.990	102.293	102.193	102.093	3.990	102.293	102.193	102.093	3.990	100.971	100.871	100.771	3.990	101.221	101.121	101.021	3.990	101.221	101.121	101.021
4.000	102.393	102.293	102.193	4.000	102.393	102.293	102.193	4.000	101.071	100.971	100.871	4.000	101.321	101.221	101.121	4.000	101.321	101.221	101.121
4.125	102.856	102.756	102.656	4.125	102.856	102.756	102.656	4.125	101.534	101.434	101.334	4.125	101.784	101.684	101.584	4.125	101.784	101.684	101.584
4.250	103.154	103.054	102.954	4.250	103.154	103.054	102.954	4.250	101.832	101.732	101.632	4.250	102.082	101.982	101.882	4.250	102.082	101.982	101.882
4.375	103.315	103.215	103.115	4.375	103.315	103.215	103.115	4.375	102.243	102.143	102.043	4.375	102.243	102.143	102.043	4.375	102.243	102.143	102.043
4.500	102.650	102.550	102.440	4.500	102.650	102.550	102.440	4.500	100.993	100.893	100.793	4.500	100.993	100.893	100.793	4.500	100.993	100.893	100.793
4.625	103.077	102.977	102.867	4.625	103.077	102.977	102.867	4.625	101.210	101.110	101.010	4.625	101.420	101.320	101.210	4.625	101.420	101.320	101.210
4.750	103.425	103.325	103.216	4.750	103.425	103													



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.:

4/25/2019

45 Day Lock Exp.:

5/10/2019

60 Day Lock Exp.:

5/27/2019

W. Rate Sheet Dated: 3/26/2019

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	103.297	103.197	103.097	4.250	102.083	101.983	101.883	3.750	101.505	101.405	101.305	4.750	102.002	101.902	101.802	3.750	100.936	100.836	100.736
4.875	103.761	103.661	103.561	4.375	102.493	102.393	102.293	3.875	101.997	101.897	101.797	4.875	102.466	102.366	102.266	3.875	101.428	101.328	101.228
4.990	103.897	103.797	103.697	4.500	102.817	102.717	102.617	3.990	102.043	101.943	101.843	4.990	102.602	102.502	102.402	3.990	100.971	100.871	100.771
5.000	103.997	103.897	103.797	4.625	102.842	102.742	102.642	4.000	102.143	102.043	101.943	5.000	102.702	102.602	102.502	4.000	101.071	100.971	100.871
5.125	104.094	103.994	103.880	4.750	103.350	103.250	103.150	4.125	102.606	102.506	102.406	5.125	102.410	102.310	102.196	4.125	101.534	101.434	101.334
5.250	104.487	104.387	104.280	4.875	103.673	103.573	103.473	4.250	102.904	102.804	102.704	5.250	102.803	102.703	102.596	4.250	101.832	101.732	101.632
5.375	104.883	104.783	104.683	4.990	103.745	103.645	103.545	4.375	103.315	103.215	103.115	5.375	103.199	103.099	102.999	4.375	102.243	102.143	102.043
5.500	105.100	105.000	104.900	5.000	103.845	103.745	103.645	4.500	102.650	102.550	102.440	5.500	103.416	103.316	103.216	4.500	100.993	100.893	100.783
5.625	105.131	105.030	104.931	5.125	103.970	103.870	103.693	4.625	103.077	102.977	102.867	5.625	102.705	102.604	102.505	4.625	101.420	101.320	101.210
5.750	105.522	105.422	105.322	5.250	104.333	104.233	104.059	4.750	103.425	103.325	103.216	5.750	103.096	102.996	102.896	4.750	101.768	101.668	101.559
5.875	105.781	105.681	105.581	5.375	104.581	104.481	104.310	4.875	103.576	103.476	103.367	5.875	103.355	103.255	103.155	4.875	101.919	101.819	101.710
5.990	105.925	105.825	105.725	5.500	104.810	104.710	104.544	4.990	103.475	103.375	103.275	5.990	103.499	103.399	103.299	4.990	101.568	101.468	101.368
6.000	106.025	105.925	105.825	5.625	104.844	104.744	104.644	5.000	103.575	103.475	103.375	6.000	103.599	103.499	103.399	5.000	101.668	101.568	101.468
6.125	106.029	105.910	105.626	5.750	105.184	105.084	104.984	5.125	103.924	103.824	103.724	6.125	102.575	102.456	102.172	5.125	102.017	101.917	101.817
6.250	106.309	106.190	105.909	5.875	105.548	105.448	105.348	5.250	104.110	104.010	103.910	6.250	103.496	103.377	103.096	5.250	102.203	102.103	102.003
6.375	106.719	106.577	106.519	5.990	105.707	105.607	105.507	5.375	104.318	104.218	104.118	6.375	103.756	103.614	103.556	5.375	102.411	102.311	102.211
6.500	106.919	106.779	106.719	6.000	105.807	105.707	105.607	5.500	102.808	102.705	102.608	6.500	103.806	103.666	103.606	5.500	100.651	100.548	100.451
6.625	107.386	107.248	107.186	6.125	105.664	105.545	105.262	5.625	103.122	103.022	102.922	6.625	104.123	103.985	103.923	5.625	100.965	100.865	100.765
6.750	107.718	107.580	107.518	6.250	106.017	105.898	105.615	5.750	103.385	103.285	103.185	6.750	104.305	104.167	104.105	5.750	101.228	101.128	101.028

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.:

4/25/2019

45 Day Lock Exp.:

5/10/2019

60 Day Lock Exp.:

5/27/2019

W. Rate Sheet Dated: 3/26/2019

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	
3.750	98.303	98.178	98.053	
3.875	98.639	98.514	98.389	
4.000	98.980	98.855	98.730	
4.125	99.385	99.260	99.135	
4.250	99.764	99.639	99.514	
4.375	100.091	99.966	99.841	
4.500	100.431	100.306	100.181	
4.625	100.774	100.649	100.524	
4.750	101.118	100.993	100.868	
4.875	101.427	101.302	101.177	
5.000	101.743	101.618	101.493	
5.125	102.076	101.951	101.826	
5.250	102.361	102.236	102.111	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	98.308	98.183	98.058	
3.375	98.840	98.715	98.590	
3.500	99.376	99.251	99.126	
3.625	99.732	99.607	99.482	
3.750	100.143	100.018	99.893	
3.875	100.518	100.393	100.268	
4.000	100.860	100.735	100.610	
4.125	101.087	100.962	100.837	
4.250	101.402	101.277	101.152	
4.375	101.699	101.574	101.449	
4.500	101.904	101.779	101.654	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	98.993	98.868	98.743	
3.375	99.473	99.348	99.223	
3.500	99.862	99.737	99.612	
3.625	100.225	100.100	99.975	
3.750	100.564	100.439	100.314	
3.875	100.967	100.842	100.717	
4.000	101.349	101.224	101.099	
4.125	101.594	101.469	101.344	
4.250	101.849	101.724	101.599	
4.375	102.082	101.957	101.832	
4.500	102.260	102.135	102.010	
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)