



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/26/2019

45 Day Lock Exp.: 5/13/2019

60 Day Lock Exp.: 5/27/2019

W. Rate Sheet Dated: 3/27/2019

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	101.877	101.727	101.577	3.750	101.430	101.280	101.130	2.375	97.043	96.893	96.743	3.125	97.344	97.194	97.044
3.875	102.418	102.268	102.118	3.875	101.847	101.697	101.547	2.500	97.582	97.432	97.282	3.250	98.011	97.861	97.711
4.000	102.945	102.795	102.645	4.000	102.268	102.118	101.968	2.625	98.075	97.925	97.775	3.375	98.393	98.243	98.093
4.125	103.466	103.316	103.166	4.125	102.615	102.465	102.315	2.750	99.181	99.031	98.881	3.500	98.780	98.630	98.480
4.250	102.761	102.661	102.561	4.250	102.294	102.194	102.094	2.875	99.671	99.521	99.371	3.625	99.118	98.968	98.818
4.375	103.230	103.130	103.030	4.375	102.668	102.568	102.468	3.000	100.154	100.004	99.854	Margin = 2.250		Index = 2.480	
4.500	103.660	103.560	103.460	4.500	103.012	102.912	102.812	3.125	100.641	100.491	100.341				
4.625	104.110	104.010	103.910	4.625	103.519	103.419	103.319	3.250	100.575	100.425	100.275				
4.750	104.235	104.135	104.035	4.750	102.870	102.770	102.670	3.375	101.052	100.902	100.752				
4.875	103.714	103.614	103.514	4.875	103.243	103.143	103.043	3.500	101.520	101.370	101.220				
5.000	104.106	104.006	103.906	5.000	103.587	103.487	103.387	3.625	101.896	101.746	101.596				
5.125	104.470	104.370	104.270	5.125	104.095	103.995	103.895	3.750	101.505	101.355	101.205				
5.250	103.764	103.664	103.564	5.250	103.352	103.252	103.152	3.875	101.899	101.749	101.599				
5.375	104.196	104.096	103.996	5.375	103.725	103.625	103.525	4.000	102.298	102.148	101.998				
5.500	104.588	104.488	104.388	5.500	104.069	103.969	103.869	4.125	102.622	102.472	102.322				
5.625	104.952	104.852	104.752	5.625	104.577	104.477	104.377	4.250	101.955	101.805	101.655				
5.750	104.465	104.183	103.902	5.750	103.928	103.646	103.365	4.375	102.306	102.156	102.006				
5.875	104.897	104.615	104.334	5.875	104.301	104.020	103.739	4.500	102.627	102.477	102.327				
6.000	105.289	105.008	104.727	6.000	104.645	104.364	104.083	4.625	103.112	102.962	102.812				

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	100.727	100.577	100.427	3.750	100.430	100.280	100.130	2.375	96.043	95.893	95.743	3.125	96.344	96.194	96.044
3.875	101.268	101.118	100.968	3.875	100.847	100.697	100.547	2.500	96.582	96.432	96.282	3.250	97.011	96.861	96.711
4.000	101.795	101.645	101.495	4.000	101.268	101.118	100.968	2.625	97.075	96.925	96.775	3.375	97.393	97.243	97.093
4.125	102.316	102.166	102.016	4.125	101.615	101.465	101.315	2.750	98.181	98.031	97.881	3.500	97.780	97.630	97.480
4.250	101.611	101.511	101.411	4.250	101.294	101.194	101.094	2.875	98.671	98.521	98.371	3.625	98.118	97.968	97.818
4.375	102.080	101.980	101.880	4.375	101.668	101.568	101.468	3.000	99.154	99.004	98.854	Margin = 2.250		Index = 2.480	
4.500	102.510	102.410	102.310	4.500	102.012	101.912	101.812	3.125	99.641	99.491	99.341	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.960	102.860	102.760	4.625	102.519	102.419	102.319	3.250	99.575	99.425	99.275	Rate	30 Day	45 Day	60 Day
4.750	103.085	102.985	102.885	4.750	101.870	101.770	101.670	3.375	100.052	99.902	99.752	4.500	101.360	101.110	100.860
4.875	102.564	102.464	102.364	4.875	102.243	102.143	102.043	3.500	100.520	100.370	100.220	4.625	101.810	101.560	101.310
5.000	102.956	102.856	102.756	5.000	102.587	102.487	102.387	3.625	100.896	100.746	100.596	4.750	100.982	100.732	100.482
5.125	103.320	103.220	103.120	5.125	103.095	102.995	102.895	3.750	100.505	100.355	100.205	4.875	101.414	101.164	100.914
5.250	102.614	102.514	102.414	5.250	102.352	102.252	102.152	3.875	100.899	100.749	100.599	5.000	101.806	101.556	101.306
5.375	103.046	102.946	102.846	5.375	102.725	102.625	102.525	4.000	101.298	101.148	100.998	5.125	102.170	101.920	101.670
5.500	103.438	103.338	103.238	5.500	103.069	102.969	102.869	4.125	101.622	101.472	101.322	5.250	101.464	101.214	100.964
5.625	103.802	103.702	103.602	5.625	103.577	103.477	103.377	4.250	100.955	100.805	100.655	5.375	102.000	101.750	101.500
5.750	103.315	103.033	102.752	5.750	102.928	102.646	102.365	4.375	101.306	101.156	101.006	5.500	102.250	102.000	101.750
5.875	103.747	103.465	103.184	5.875	103.301	103.020	102.739	4.500	101.627	101.477	101.327	5.625	102.500	102.250	102.000
6.000	104.139	103.858	103.577	6.000	103.645	103.364	103.083	4.625	102.112	101.962	101.812	5.750	102.750	102.469	102.188

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	N/A	N/A	N/A	4.875	N/A	N/A	N/A
5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A
5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A
5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A
6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A
6.250	102.750	102.500	102.250	6.250	102.113	101.863	101.613
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	98.610	98.360	98.110	
4.625	99.060	98.810	98.560	
4.750	98.232	97.982	97.732	
4.875	98.664	98.414	98.164	
5.000	99.056	98.806	98.556	
5.125	99.420	99.170	98.920	
5.250	98.714	98.464	98.214	
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	99.719	99.438	

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/26/2019

45 Day Lock Exp.:

5/13/2019

60 Day Lock Exp.:

5/27/2019

W. Rate Sheet Dated: 3/27/2019

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	100.627	100.477	100.327	3.750	100.180	100.030	99.880	2.375	93.543	93.393	93.243	3.125	95.66	95.506	95.356
3.875	101.168	101.018	100.868	3.875	100.597	100.447	100.297	2.500	94.082	93.932	93.782	3.250	97.01	96.861	96.711
4.000	101.695	101.545	101.395	4.000	101.018	100.868	100.718	2.625	94.575	94.425	94.275	3.375	97.39	97.243	97.093
4.125	102.216	102.066	101.916	4.125	101.365	101.215	101.065	2.750	97.494	97.344	97.194	3.500	97.78	97.630	97.480
4.250	101.574	101.474	101.374	4.250	101.107	101.007	100.907	2.875	97.983	97.833	97.683	3.625	98.12	97.968	97.818
4.375	102.042	101.942	101.842	4.375	101.480	101.380	101.280	3.000	98.467	98.317	98.167	Margin = 2.250		Index = 2.480	
4.500	102.473	102.373	102.273	4.500	101.824	101.724	101.624	3.125	98.953	98.803	98.653				
4.625	102.923	102.823	102.723	4.625	102.332	102.232	102.132	3.250	99.575	99.425	99.275				
4.750	103.141	103.041	102.941	4.750	101.776	101.676	101.576	3.375	100.052	99.902	99.752				
4.875	102.620	102.520	102.420	4.875	102.150	102.050	101.950	3.500	100.520	100.370	100.220				
5.000	103.013	102.913	102.813	5.000	102.494	102.394	102.294	3.625	100.896	100.746	100.596				
5.125	103.376	103.276	103.176	5.125	103.001	102.901	102.801	3.750	100.255	100.105	99.955				
5.250	102.451	102.351	102.251	5.250	102.039	101.939	101.839	3.875	100.649	100.499	100.349				
5.375	102.883	102.783	102.683	5.375	102.413	102.313	102.213	4.000	101.048	100.898	100.748				
5.500	103.276	103.176	103.076	5.500	102.757	102.657	102.557	4.125	101.372	101.222	101.072				
5.625	103.639	103.539	103.439	5.625	103.264	103.164	103.064	4.250	100.767	100.617	100.467				
5.750	102.590	102.308	102.027	5.750	102.053	101.771	101.490	4.375	101.118	100.968	100.818				
5.875	103.022	102.740	102.459	5.875	102.426	102.145	101.864	4.500	101.440	101.290	101.140				
6.000	103.414	103.133	102.852	6.000	102.770	102.489	102.208	4.625	101.925	101.775	101.625				

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	99.477	99.327	99.177	3.750	99.180	99.030	98.880	2.375	94.293	94.143	93.993	3.125	94.656	94.506	94.356
3.875	100.018	99.868	99.718	3.875	99.597	99.447	99.297	2.500	94.832	94.682	94.532	3.250	96.011	95.861	95.711
4.000	100.545	100.395	100.245	4.000	100.018	99.868	99.718	2.625	95.325	95.175	95.025	3.375	96.393	96.243	96.093
4.125	101.066	100.916	100.766	4.125	100.365	100.215	100.065	2.750	97.275	97.125	96.975	3.500	96.780	96.630	96.480
4.250	100.424	100.324	100.224	4.250	100.107	100.007	99.907	2.875	97.764	97.614	97.464	3.625	97.118	96.968	96.818
4.375	100.892	100.792	100.692	4.375	100.480	100.380	100.280	3.000	98.248	98.098	97.948	Margin = 2.250		Index = 2.480	
4.500	101.323	101.223	101.123	4.500	100.824	100.724	100.624	3.125	98.734	98.584	98.434	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.773	101.673	101.573	4.625	101.332	101.232	101.132	3.250	98.482	98.332	98.182	Rate	30 Day	45 Day	60 Day
4.750	101.991	101.891	101.791	4.750	100.776	100.676	100.576	3.375	98.958	98.808	98.658	4.500	100.173	99.923	99.673
4.875	101.470	101.370	101.270	4.875	101.150	101.050	100.950	3.500	99.427	99.277	99.127	4.625	100.623	100.373	100.123
5.000	101.863	101.763	101.663	5.000	101.494	101.394	101.294	3.625	99.802	99.652	99.502	4.750	99.888	99.638	99.388
5.125	102.226	102.126	102.026	5.125	102.001	101.901	101.801	3.750	99.255	99.105	98.955	4.875	100.320	100.070	99.820
5.250	101.301	101.201	101.101	5.250	101.039	100.939	100.839	3.875	99.649	99.499	99.349	5.000	100.713	100.463	100.213
5.375	101.733	101.633	101.533	5.375	101.413	101.313	101.213	4.000	100.048	99.898	99.748	5.125	101.076	100.826	100.576
5.500	102.126	102.026	101.926	5.500	101.757	101.657	101.557	4.125	100.372	100.222	100.072	5.250	100.151	99.901	99.651
5.625	102.489	102.389	102.289	5.625	102.264	102.164	102.064	4.250	99.392	99.242	99.092	5.375	100.687	100.437	100.187
5.750	101.440	101.158	100.877	5.750	101.053	100.771	100.490	4.375	99.743	99.593	99.443	5.500	100.938	100.688	100.438
5.875	101.872	101.590	101.309	5.875	101.426	101.145	100.864	4.500	100.065	99.915	99.765	5.625	101.187	100.937	100.687
6.000	102.264	101.983	101.702	6.000	101.770	101.489	101.208	4.625	100.550	100.400	100.250	5.750	100.875	100.594	100.313

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:	3/27/2019 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	N/A	N/A	N/A	4.875	N/A	N/A	N/A
5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A
5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A
5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A
6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A
6.250	99.250	99.000	98.750	6.250	98.613	98.363	98.113
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	97.423	97.173	96.923	
4.625	97.873	97.623	97.373	
4.750	97.138	96.888	96.638	
4.875	97.570	97.320	97.070	
5.000	97.963	97.713	97.463	
5.125	98.326	98.076	97.826	
5.250	97.401	97.151	96.901	
5.375	97.937	97.687	97.437	
5.500	98.188	97.938	97.688	
5.625	98.437	98.187	97.937	
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.: 4/26/2019
45 Day Lock Exp.: 5/13/2019
60 Day Lock Exp.: 5/27/2019

W. Rate Sheet Dated: 3/27/2019

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	102.358	102.258	102.158	4.375	101.457	101.357	101.257	4.375	101.269	101.169	101.069	4.375	101.500	101.400	101.300	4.375	100.599	100.499	100.399
4.500	102.830	102.730	102.630	4.500	101.978	101.878	101.778	4.500	101.791	101.691	101.591	4.500	101.991	101.891	101.791	4.500	101.139	101.039	100.939
4.625	103.182	103.082	102.982	4.625	102.367	102.267	102.167	4.625	102.179	102.079	101.979	4.625	102.217	102.117	102.017	4.625	101.402	101.302	101.202
4.750	103.179	103.079	102.979	4.750	102.765	102.665	102.565	4.750	102.761	102.661	102.561	4.750	102.416	102.316	102.216	4.750	102.002	101.902	101.802
4.875	103.555	103.455	103.355	4.875	103.191	103.091	102.991	4.875	103.191	103.091	102.991	4.875	102.670	102.570	102.470	4.875	102.306	102.206	102.106
4.990	103.849	103.749	103.649	4.990	103.527	103.427	103.327	4.990	103.527	103.427	103.327	4.990	103.021	102.921	102.821	4.990	102.699	102.599	102.499
5.000	103.949	103.849	103.749	5.000	103.627	103.527	103.427	5.000	103.627	103.527	103.427	5.000	103.121	103.021	102.921	5.000	102.799	102.699	102.599
5.125	104.209	104.109	104.009	5.125	103.921	103.821	103.721	5.125	103.921	103.821	103.721	5.125	103.009	102.909	102.809	5.125	102.721	102.621	102.521
5.250	104.505	104.405	104.305	5.250	104.371	104.271	104.171	5.250	104.461	104.361	104.261	5.250	103.491	103.391	103.291	5.250	103.357	103.257	103.157
5.375	104.787	104.687	104.587	5.375	104.693	104.593	104.493	5.375	104.787	104.687	104.587	5.375	103.584	103.484	103.384	5.375	103.490	103.390	103.290
5.500	105.027	104.927	104.827	5.500	104.960	104.860	104.760	5.500	105.054	104.954	104.854	5.500	103.999	103.899	103.799	5.500	103.932	103.832	103.732
5.625	105.233	105.133	105.033	5.625	105.188	105.088	104.988	5.625	105.282	105.182	105.082	5.625	103.929	103.829	103.729	5.625	103.884	103.784	103.684
5.750	105.811	105.711	105.611	5.750	105.953	105.853	105.753	5.750	106.012	105.912	105.812	5.750	104.145	104.045	103.945	5.750	104.145	104.045	103.945
5.875	105.986	105.886	105.786	5.875	106.287	106.187	106.087	5.875	106.350	106.250	106.150	5.875	103.868	103.768	103.668	5.875	103.868	103.768	103.668
5.990	106.089	105.989	105.889	5.990	106.464	106.364	106.264	5.990	106.527	106.427	106.327	5.990	104.212	104.112	104.012	5.990	104.212	104.112	104.012
6.000	106.189	106.089	105.989	6.000	106.564	106.464	106.364	6.000	106.627	106.527	106.427	6.000	104.312	104.212	104.112	6.000	104.312	104.212	104.112
6.125	106.314	106.214	106.114	6.125	106.827	106.727	106.627	6.125	106.890	106.790	106.690	6.125	104.548	104.448	104.348	6.125	104.548	104.448	104.348
6.250	106.431	106.331	106.231	6.250	107.026	106.926	106.826	6.250	107.088	106.988	106.888	6.250	104.767	104.667	104.567	6.250	104.767	104.667	104.567
6.375	106.331	106.231	106.131	6.375	106.987	106.873	106.787	6.375	107.018	106.904	106.818	6.375	102.440	102.326	102.240	6.375	102.440	102.326	102.240

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	100.411	100.311	100.211	4.625	103.068	102.968	102.868	4.625	102.643	102.543	102.443	4.625	102.581	102.381	102.381	3.375	100.377	100.277	100.177
4.500	100.952	100.852	100.752	4.750	103.402	103.302	103.202	4.750	102.469	102.369	102.269	4.750	102.407	102.207	102.207	3.500	100.764	100.664	100.564
4.625	101.214	101.114	101.014	4.875	103.752	103.652	103.552	4.875	102.866	102.766	102.666	4.875	102.803	102.603	102.603	3.625	101.178	101.078	100.978
4.750	101.998	101.898	101.798	4.990	103.905	103.805	103.705	4.990	103.211	103.111	103.011	4.990	103.149	102.949	102.949	3.750	101.435	101.335	101.235
4.875	102.306	102.206	102.106	5.000	104.005	103.905	103.805	5.000	103.311	103.211	103.111	5.000	103.249	103.049	103.049	3.875	101.690	101.590	101.490
4.990	102.699	102.599	102.499	5.125	104.236	104.136	104.036	5.125	103.626	103.526	103.426	5.125	103.563	103.363	103.363	3.990	101.890	101.790	101.690
5.000	102.799	102.699	102.599	5.250	104.566	104.466	104.366	5.250	103.682	103.582	103.482	5.250	103.526	103.326	103.326	4.000	101.990	101.890	101.790
5.125	102.721	102.621	102.521	5.375	104.752	104.652	104.552	5.375	103.948	103.848	103.748	5.375	103.791	103.591	103.591	4.125	102.375	102.275	102.175
5.250	103.447	103.347	103.247	5.500	104.955	104.855	104.755	5.500	104.203	104.103	104.003	5.500	104.047	103.847	103.847	4.250	102.748	102.648	102.548
5.375	103.584	103.484	103.384	5.625	105.123	105.023	104.923	5.625	104.426	104.326	104.226	5.625	104.270	104.070	104.070	4.375	103.132	103.032	102.932
5.500	103.999	103.899	103.799	5.750	105.466	105.366	105.266	5.750	105.029	104.929	104.829	5.750	104.811	104.611	104.611	4.500	103.510	103.410	103.310
5.625	103.929	103.829	103.729	5.875	105.683	105.583	105.483	5.875	105.325	105.225	105.125	5.875	105.107	104.907	104.907	4.625	103.344	103.244	103.144
5.750	104.145	104.045	103.945	5.990	105.779	105.679	105.579	5.990	105.490	105.390	105.290	5.990	105.272	105.072	105.072	4.750	103.567	103.467	103.367
5.875	103.868	103.768	103.668	6.000	105.879	105.779	105.679	6.000	105.590	105.490	105.390	6.000	105.372	105.172	105.172	4.875	103.791	103.691	103.591
5.990	104.212	104.112	104.012	6.125	106.072	105.972	105.872	6.125	105.851	105.751	105.651	6.125	105.632	105.432	105.432	4.990	103.835	103.735	103.635
6.000	104.312	104.212	104.112	6.250	105.717	105.603	105.517	6.250	105.515	105.401	105.315	6.250	105.296	105.096	105.096	5.000	103.935	103.835	103.735
6.125	104.548	104.448	104.348	6.375	105.931	105.817	105.731	6.375	105.805	105.691	105.605	6.375	105.587	105.387	105.387	5.125	103.645	103.545	103.445
6.250	104.767	104.667	104.567	6.500	106.033	105.919	105.833	6.500	105.960	105.846	105.760	6.500	105.742	105.542	105.542	5.250	103.832	103.732	103.632
6.375	102.440	102.326	102.240	6.625	106.110	105.996	105.910	6.625	106.083	105.969	105.883	6.625	105.865	105.665	105.665	5.375	104.021	103.921	103.821

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	100.411	100.311	100.211	4.625	103.068	102.968	102.868	4.625	102.643	102.543	102.443	4.625	102.581	102.381	102.381	3.375	100.377	100.277	100.177	3.375	100.315	100.115	100.115
4.500	100.952	100.852	100.752	4.750	103.402	103.302	103.202	4.750	102.469	102.369	102.269	4.750	102.407	102.207	102.207	3.500	100.764	100.664	100.564	3.500	100.630	100.430	100.430
4.625	101.214	101.114	101.014	4.875	103.752	103.652	103.552	4.875	102.866	102.766	102.666	4.875	102.803	102.603	102.603	3.625	101.178	101.078	100.978	3.625	101.034	100.834	100.834
4.750	101.998	101.898	101.798	4.990	103.905	103.805	103.705	4.990	103.211	103.111	103.011	4.990	103.149	102.949	102.949	3.750	101.435	101.335	101.235	3.750	101.445	101.245	101.245
4.875	102.306	102.206	102.106	5.000	104.005	103.905	103.805	5.000	103.311	103.211	103.111	5.000	103.249	103.049	103.049	3.875	101.690	101.590	101.490	3.875	101.605	101.405	101.405
4.990	102.699	102.599	102.499	5.125	104.236	104.136	104.036	5.125	103.626	103.526	103.426	5.125	103.563	103.363	103.363	3.990	101.890	101.790	101.690	3.990	101.764	101.564	101.564
5.000	102.799	102.699	102.599	5.250	104.566	104.466	104.366	5.250	103.682	103.582	103.482	5.250	103.626	103.426	103.426	4.000	101.890	101.890	101.790	4.000	101.864	101.664	101.664
5.125	103.721	103.621	103.521	5.375	104.852	104.752	104.652	5.375	103.948	103.848	103.748	5.375	103.791	103.591	103.591	4.125	102.275	102.175	102.075	4.125	102.191	101.991	101.991
5.250	104.443	104.343	104.243	5.500	105.188	105.088	104.988	5.500	104.003	103.903	103.803	5.500	103.947	103.747	103.747	4.250	102.648	102.548	102.448	4.250	102.564	102.364	102.364
5.375	105.084	104.984	104.884	5.625	105.523	105.423	105.323	5.625	104.326	104.226	104.126	5.625	104.270	104.070	104.070	4.375	103.032	102.932	102.832	4.375	102.922	102.722	102.722
5.500	105.989	105.889	105.789	5.750	105.866	105.766	105.666	5.750	105.029	104.929	104.829	5.750	104.811	104.611	104.611	4.500	103.510	103.410	103.310	4.500	103.321	103.121	103.121
5.625	105.929	105.829	105.729	5.875	105.683	105.583	105.483	5.875	105.325	105.225	105.125	5.875	105.107	104.907	104.907	4.625	103.944	103.844	103.744	4.625	103.950	103.750	103.750
5.750	105.145	105.045	104.945	5.990	105.779	105.679	105.579	5.990	105.490	105.390	105.290	5.990	105.272	105.072	105.072	4.750	104.367	104.267	104.167	4.750	104.373	104.173	104.173
5.875	105.868	105.768	105.668	6.000	105.879	105.779	105.679	6.000	105.590	105.490	105.390	6.000	105.372	105.172	105.172	4.875	104.791	104.691	104.591	4.875	104.797	104.597	104.597
5.990	104.212	104.112	104.012	6.125	106.072	105.972	105.872	6.125	105.851	105.751	105.651	6.125	105.632	105.432	105.432	4.990	105.835	105.735	105.635	4.990	104.441	104.341	104.341
6.000	104.312	104.212	104.112	6.250	105.717	105.603	105.517	6.250	105.515	105.401	105.315	6.250	105.296	105.096	105.096	5.000	106.395	106.295	106.195	5.000	104.541	104.441	104.441
6.125	104.548	104.448	104.348	6.375	105.931	105.817	105.731	6.375	105.805	105.691	105.605	6.375	105.587	105.387	105.387	5.125	106.645	106.545	106.445	5.125	104.707	104.607	104.607
6.250	104.767	104.667	104.567	6.500	106.033	105.919	105.833	6.500	105.960	105.846	105.760	6.500	105.742	105.542	105.542	5.250	107.832	107.732	107.632	5.250	104.994	104.894	104.894
6.375	102.440	102.326	102.240	6.625	106.110	105.996	105.910	6.625	106.083	105.969	105.883	6.625	105.865	105.665	105.665	5.375	104.021	103.921	103.821	5.375	103.283	103.083	103.083



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.: 4/26/2019
45 Day Lock Exp.: 5/13/2019
60 Day Lock Exp.: 5/27/2019

W. Rate Sheet Dated: 3/27/2019

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	103.463	103.363	103.263	4.750	103.213	103.113	103.013	4.750	103.213	103.113	103.013	4.750	102.176	102.076	101.976	4.750	101.926	101.826	101.726
4.875	103.907	103.807	103.707	4.875	103.657	103.557	103.457	4.875	103.657	103.557	103.457	4.875	102.620	102.520	102.420	4.875	102.370	102.270	102.170
4.990	104.035	103.935	103.835	4.990	103.535	103.435	103.335	4.990	103.535	103.435	103.335	4.990	102.748	102.648	102.548	4.990	102.498	102.398	102.298
5.000	104.135	104.035	103.935	5.000	103.635	103.535	103.435	5.000	103.635	103.535	103.435	5.000	102.848	102.748	102.648	5.000	102.598	102.498	102.398
5.125	104.229	104.100	104.021	5.125	103.729	103.600	103.521	5.125	103.729	103.600	103.521	5.125	102.952	102.823	102.744	5.125	102.702	102.602	102.502
5.250	104.609	104.484	104.408	5.250	104.109	103.984	103.908	5.250	104.109	103.984	103.908	5.250	102.932	102.807	102.731	5.250	102.682	102.582	102.482
5.375	104.994	104.873	104.794	5.375	104.494	104.373	104.294	5.375	104.494	104.373	104.294	5.375	103.317	103.196	103.117	5.375	103.067	102.967	102.867
5.500	105.206	105.087	105.006	5.500	105.206	105.087	105.006	5.500	105.206	105.087	105.006	5.500	103.529	103.410	103.329	5.500	103.279	103.179	103.079
5.625	105.337	105.201	105.101	5.625	105.337	105.201	105.101	5.625	105.337	105.201	105.101	5.625	103.934	103.798	103.698	5.625	103.684	103.584	103.484
5.750	105.717	105.584	105.487	5.750	105.717	105.584	105.487	5.750	105.717	105.584	105.487	5.750	103.314	103.181	103.084	5.750	103.064	102.964	102.864
5.875	105.968	105.838	105.744	5.875	105.968	105.838	105.744	5.875	105.968	105.838	105.744	5.875	103.565	103.435	103.341	5.875	103.315	103.215	103.115
5.990	106.111	105.980	105.889	5.990	106.111	105.980	105.889	5.990	106.111	105.980	105.889	5.990	103.708	103.577	103.486	5.990	103.458	103.358	103.258
6.000	106.211	106.080	105.989	6.000	106.211	106.080	105.989	6.000	106.211	106.080	105.989	6.000	103.808	103.677	103.586	6.000	103.558	103.458	103.358
6.125	106.231	105.950	105.831	6.125	106.231	105.950	105.831	6.125	106.231	105.950	105.831	6.125	102.762	102.481	102.362	6.125	102.512	102.412	102.312
6.250	106.505	106.227	106.109	6.250	106.505	106.227	106.109	6.250	106.505	106.227	106.109	6.250	103.692	103.414	103.296	6.250	103.442	103.342	103.242
6.375	106.920	106.820	106.720	6.375	106.920	106.820	106.720	6.375	106.920	106.820	106.720	6.375	103.957	103.857	103.757	6.375	103.707	103.607	103.507
6.500	107.677	107.577	107.477	6.500	107.677	107.577	107.477	6.500	107.677	107.577	107.477	6.500	104.564	104.464	104.364	6.500	104.314	104.214	104.114
6.625	108.082	107.982	107.882	6.625	108.082	107.982	107.882	6.625	108.082	107.982	107.882	6.625	104.819	104.719	104.619	6.625	104.569	104.469	104.369
6.750	108.352	108.252	108.152	6.750	108.352	108.252	108.152	6.750	108.352	108.252	108.152	6.750	104.939	104.839	104.739	6.750	104.689	104.589	104.489
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	101.926	101.826	101.726	4.250	102.243	102.107	102.043	4.250	102.618	102.482	102.418	4.250	102.618	102.482	102.418	3.750	101.714	101.614	101.514
4.875	102.370	102.270	102.170	4.375	102.648	102.512	102.448	4.375	103.023	102.887	102.823	4.375	103.023	102.887	102.823	3.875	102.195	102.095	101.995
4.990	102.248	102.148	102.048	4.500	102.967	102.831	102.767	4.500	103.342	103.213	103.142	4.500	103.342	103.213	103.142	3.990	102.138	102.038	101.938
5.000	102.348	102.248	102.148	4.625	103.023	102.894	102.823	4.625	103.398	103.269	103.198	4.625	103.398	103.269	103.198	4.000	102.238	102.138	102.038
5.125	102.052	101.923	101.844	4.750	103.521	103.396	103.321	4.750	103.896	103.771	103.696	4.750	103.896	103.771	103.696	4.125	102.689	102.589	102.489
5.250	102.432	102.307	102.231	4.875	103.835	103.714	103.635	4.875	104.210	104.089	104.010	4.875	104.210	104.089	104.010	4.250	102.981	102.881	102.781
5.375	103.317	103.196	103.117	4.990	103.906	103.783	103.706	4.990	104.031	103.908	103.831	4.990	104.031	103.908	103.831	4.375	103.374	103.274	103.174
5.500	103.529	103.410	103.329	5.000	104.006	103.883	103.806	5.000	104.131	104.008	103.931	5.000	104.131	104.008	103.931	4.500	102.718	102.618	102.518
5.625	102.934	102.798	102.698	5.125	104.103	103.911	103.832	5.125	104.228	104.036	103.957	5.125	104.228	104.036	103.957	4.625	103.135	103.035	102.935
5.750	103.314	103.181	103.084	5.250	104.459	104.270	104.191	5.250	104.584	104.395	104.316	5.250	104.584	104.395	104.316	4.750	103.474	103.374	103.274
5.875	103.565	103.435	103.341	5.375	104.704	104.516	104.438	5.375	104.704	104.516	104.438	5.375	104.704	104.516	104.438	4.875	103.625	103.525	103.425
5.990	103.708	103.577	103.486	5.500	104.932	104.745	104.669	5.500	104.932	104.745	104.669	5.500	104.932	104.745	104.669	4.990	103.629	103.529	103.429
6.000	103.808	103.677	103.586	5.625	105.032	104.846	104.771	5.625	105.032	104.846	104.771	5.625	105.032	104.846	104.771	5.000	103.729	103.629	103.529
6.125	102.762	102.481	102.362	5.750	105.367	105.186	105.106	5.750	105.367	105.186	105.106	5.750	105.367	105.186	105.106	5.125	104.071	103.971	103.871
6.250	103.692	103.414	103.296	5.875	105.727	105.549	105.471	5.875	105.727	105.549	105.471	5.875	105.727	105.549	105.471	5.250	104.251	104.151	104.051
6.375	103.957	103.857	103.757	5.990	105.884	105.752	105.656	5.990	105.884	105.752	105.656	5.990	105.884	105.752	105.656	5.375	104.457	104.357	104.257
6.500	104.564	104.464	104.364	6.000	105.984	105.852	105.756	6.000	105.984	105.852	105.756	6.000	105.984	105.852	105.756	5.500	102.898	102.798	102.698
6.625	104.819	104.719	104.619	6.125	105.864	105.734	105.645	6.125	105.864	105.734	105.645	6.125	105.864	105.734	105.645	5.625	103.205	103.105	103.005
6.750	104.939	104.839	104.739	6.250	106.214	105.934	105.816	6.250	106.214	105.934	105.816	6.250	106.214	105.934	105.816	5.750	103.463	103.363	103.263
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	102.214	102.114	102.014	3.750	102.214	102.114	102.014	3.750	101.158	101.058	100.958	3.750	101.658	101.558	101.458	3.750	101.658	101.558	101.458
3.875	102.445	102.345	102.245	3.875	102.445	102.345	102.245	3.875	101.639	101.539	101.439	3.875	101.889	101.789	101.689	3.875	101.889	101.789	101.689
3.990	102.388	102.288	102.188	3.990	102.388	102.288	102.188	3.990	101.084	100.984	100.884	3.990	101.334	101.234	101.134	3.990	101.334	101.234	101.134
4.000	102.488	102.388	102.288	4.000	102.488	102.388	102.288	4.000	101.184	101.084	100.984	4.000	101.434	101.334	101.234	4.000	101.434	101.334	101.234
4.125	102.939	102.839	102.739	4.125	102.939	102.839	102.739	4.125	101.635	101.535	101.435	4.125	101.885	101.785	101.685	4.125	101.885	101.785	101.685
4.250	103.231	103.131	103.031	4.250	103.231	103.131	103.031	4.250	101.927	101.827	101.727	4.250	102.177	102.077	101.977	4.250	102.177	102.077	101.977
4.375	103.374	103.274	103.174	4.375	103.374	103.274	103.174	4.375	102.320	102.220	102.120	4.375	102.320	102.220	102.120	4.375	102.320	102.220	102.120
4.500	102.718	102.618	102.518	4.500	102.718	102.618	102.518	4.500	101.061	100.961	100.861	4.500	101.061	100.961	100.861	4.500	101.061	100.961	100.861
4.625	103.135	103.035	102.935	4.625	103.135	103.035	102.935	4.625	101.478	101.378	101.278	4.625	101.478	101.378	101.278	4.625	101.478	101.378	101.278
4.750	103.474	103.374	103.274	4.750	103.474	103													



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.:

4/26/2019

45 Day Lock Exp.:

5/13/2019

60 Day Lock Exp.:

5/27/2019

W. Rate Sheet Dated: 3/27/2019

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/26/2019

45 Day Lock Exp.:

5/13/2019

60 Day Lock Exp.:

5/27/2019

W. Rate Sheet Dated: 3/27/2019

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	98.545	98.420	98.295	
3.875	98.867	98.742	98.617	
4.000	99.195	99.070	98.945	
4.125	99.536	99.411	99.286	
4.250	99.904	99.779	99.654	
4.375	100.222	100.097	99.972	
4.500	100.561	100.436	100.311	
4.625	100.902	100.777	100.652	
4.750	101.244	101.119	100.994	
4.875	101.550	101.425	101.300	
5.000	101.878	101.753	101.628	
5.125	102.206	102.081	101.956	
5.250	102.487	102.362	102.237	

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	98.326	98.201	98.076	
3.375	98.860	98.735	98.610	
3.500	99.400	99.275	99.150	
3.625	99.759	99.634	99.509	
3.750	100.173	100.048	99.923	
3.875	100.548	100.423	100.298	
4.000	100.893	100.768	100.643	
4.125	101.122	100.997	100.872	
4.250	101.439	101.314	101.189	
4.375	101.738	101.613	101.488	
4.500	101.944	101.819	101.694	

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	98.987	98.862	98.737	
3.375	99.469	99.344	99.219	
3.500	99.860	99.735	99.610	
3.625	100.227	100.102	99.977	
3.750	100.569	100.444	100.319	
3.875	100.972	100.847	100.722	
4.000	101.356	101.231	101.106	
4.125	101.602	101.477	101.352	
4.250	101.859	101.734	101.609	
4.375	102.093	101.968	101.843	
4.500	102.273	102.148	102.023	
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)