



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/29/2019

45 Day Lock Exp.: 5/13/2019

60 Day Lock Exp.: 5/27/2019

W. Rate Sheet Dated: 3/28/2019

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	101.720	101.570	101.420	3.750	101.274	101.124	100.974	2.375	96.886	96.736	96.586	3.125	97.344	97.194	97.044
3.875	102.262	102.112	101.962	3.875	101.691	101.541	101.391	2.500	97.691	97.541	97.391	3.250	98.011	97.861	97.711
4.000	102.789	102.639	102.489	4.000	102.112	101.962	101.812	2.625	98.184	98.034	97.884	3.375	98.393	98.243	98.093
4.125	103.310	103.160	103.010	4.125	102.459	102.309	102.159	2.750	99.111	98.961	98.811	3.500	98.780	98.630	98.480
4.250	102.683	102.583	102.483	4.250	102.216	102.116	102.016	2.875	99.600	99.450	99.300	3.625	99.118	98.968	98.818
4.375	103.151	103.051	102.951	4.375	102.589	102.489	102.389	3.000	100.084	99.934	99.784	Margin = 2.250		Index = 2.480	
4.500	103.582	103.482	103.382	4.500	102.934	102.834	102.734	3.125	100.570	100.420	100.270				
4.625	104.032	103.932	103.832	4.625	103.441	103.341	103.241	3.250	100.521	100.371	100.221				
4.750	104.157	104.057	103.957	4.750	102.901	102.801	102.701	3.375	100.997	100.847	100.697				
4.875	103.745	103.645	103.545	4.875	103.275	103.175	103.075	3.500	101.466	101.316	101.166				
5.000	104.138	104.038	103.938	5.000	103.619	103.519	103.419	3.625	101.841	101.691	101.541				
5.125	104.501	104.401	104.301	5.125	104.126	104.026	103.926	3.750	101.450	101.300	101.150				
5.250	103.889	103.789	103.689	5.250	103.477	103.377	103.277	3.875	101.844	101.694	101.544				
5.375	104.321	104.221	104.121	5.375	103.850	103.750	103.650	4.000	102.243	102.093	101.943				
5.500	104.713	104.613	104.513	5.500	104.194	104.094	103.994	4.125	102.568	102.418	102.268				
5.625	105.077	104.977	104.877	5.625	104.702	104.602	104.502	4.250	101.876	101.726	101.576				
5.750	105.105	104.902	104.802	5.750	104.568	104.365	104.265	4.375	102.227	102.077	101.927				
5.875	105.537	105.334	105.234	5.875	104.942	104.739	104.639	4.500	102.549	102.399	102.249				
6.000	105.930	105.727	105.627	6.000	105.286	105.083	104.983	4.625	103.034	102.884	102.734				

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	100.570	100.420	100.270	3.750	100.274	100.124	99.974	2.375	95.886	95.736	95.586	3.125	96.344	96.194	96.044
3.875	101.112	100.962	100.812	3.875	100.691	100.541	100.391	2.500	96.691	96.541	96.391	3.250	97.011	96.861	96.711
4.000	101.639	101.489	101.339	4.000	101.112	100.962	100.812	2.625	97.184	97.034	96.884	3.375	97.393	97.243	97.093
4.125	102.160	102.010	101.860	4.125	101.459	101.309	101.159	2.750	98.111	97.961	97.811	3.500	97.780	97.630	97.480
4.250	101.533	101.433	101.333	4.250	101.216	101.116	101.016	2.875	98.600	98.450	98.300	3.625	98.118	97.968	97.818
4.375	102.001	101.901	101.801	4.375	101.589	101.489	101.389	3.000	99.084	98.934	98.784	Margin = 2.250		Index = 2.480	
4.500	102.432	102.332	102.232	4.500	101.934	101.834	101.734	3.125	99.570	99.420	99.270	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.882	102.782	102.682	4.625	102.441	102.341	102.241	3.250	99.521	99.371	99.221	Rate	30 Day	45 Day	60 Day
4.750	103.007	102.907	102.807	4.750	101.901	101.801	101.701	3.375	99.997	99.847	99.697	4.500	101.282	101.032	100.782
4.875	102.595	102.495	102.395	4.875	102.275	102.175	102.075	3.500	100.466	100.316	100.166	4.625	101.732	101.482	101.232
5.000	102.988	102.888	102.788	5.000	102.619	102.519	102.419	3.625	100.841	100.691	100.541	4.750	101.013	100.763	100.513
5.125	103.351	103.251	103.151	5.125	103.126	103.026	102.926	3.750	100.450	100.300	100.150	4.875	101.445	101.195	100.945
5.250	102.739	102.639	102.539	5.250	102.477	102.377	102.277	3.875	100.844	100.694	100.544	5.000	101.838	101.588	101.338
5.375	103.171	103.071	102.971	5.375	102.850	102.750	102.650	4.000	101.243	101.093	100.943	5.125	102.201	101.951	101.701
5.500	103.563	103.463	103.363	5.500	103.194	103.094	102.994	4.125	101.568	101.418	101.268	5.250	101.589	101.339	101.089
5.625	103.927	103.827	103.727	5.625	103.702	103.602	103.502	4.250	100.876	100.726	100.576	5.375	102.000	101.750	101.500
5.750	103.955	103.752	103.652	5.750	103.568	103.365	103.265	4.375	101.227	101.077	100.927	5.500	102.250	102.000	101.750
5.875	104.387	104.184	104.084	5.875	103.942	103.739	103.639	4.500	101.549	101.399	101.249	5.625	102.500	102.250	102.000
6.000	104.780	104.577	104.477	6.000	104.286	104.083	103.983	4.625	102.034	101.884	101.734	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	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	102.753	102.503	102.253
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	98.532	98.282	98.032	
4.625	98.982	98.732	98.482	
4.750	98.263	98.013	97.763	
4.875	98.695	98.445	98.195	
5.000	99.088	98.838	98.588	
5.125	99.451	99.201	98.951	
5.250	98.839	98.589	98.339	
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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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2019

45 Day Lock Exp.:

5/13/2019

60 Day Lock Exp.:

5/27/2019

W. Rate Sheet Dated: 3/28/2019

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	100.470	100.320	100.170	3.750	100.024	99.874	99.724	2.375	93.386	93.236	93.086	3.125	95.66	95.506	95.356
3.875	101.012	100.862	100.712	3.875	100.441	100.291	100.141	2.500	94.191	94.041	93.891	3.250	97.01	96.861	96.711
4.000	101.539	101.389	101.239	4.000	100.862	100.712	100.562	2.625	94.684	94.534	94.384	3.375	97.39	97.243	97.093
4.125	102.060	101.910	101.760	4.125	101.209	101.059	100.909	2.750	97.424	97.274	97.124	3.500	97.78	97.630	97.480
4.250	101.496	101.396	101.296	4.250	101.028	100.928	100.828	2.875	97.913	97.763	97.613	3.625	98.12	97.968	97.818
4.375	101.964	101.864	101.764	4.375	101.402	101.302	101.202	3.000	98.396	98.246	98.096	Margin = 2.250		Index = 2.480	
4.500	102.395	102.295	102.195	4.500	101.746	101.646	101.546	3.125	98.883	98.733	98.583				
4.625	102.845	102.745	102.645	4.625	102.254	102.154	102.054	3.250	99.521	99.371	99.221				
4.750	103.063	102.963	102.863	4.750	101.807	101.707	101.607	3.375	99.997	99.847	99.697				
4.875	102.651	102.551	102.451	4.875	102.181	102.081	101.981	3.500	100.466	100.316	100.166				
5.000	103.044	102.944	102.844	5.000	102.525	102.425	102.325	3.625	100.841	100.691	100.541				
5.125	103.407	103.307	103.207	5.125	103.032	102.932	102.832	3.750	100.200	100.050	99.900				
5.250	102.576	102.476	102.376	5.250	102.164	102.064	101.964	3.875	100.594	100.444	100.294				
5.375	103.008	102.908	102.808	5.375	102.538	102.438	102.338	4.000	100.993	100.843	100.693				
5.500	103.401	103.301	103.201	5.500	102.882	102.782	102.682	4.125	101.318	101.168	101.018				
5.625	103.764	103.664	103.564	5.625	103.389	103.289	103.189	4.250	100.689	100.539	100.389				
5.750	103.230	103.027	102.927	5.750	102.693	102.490	102.390	4.375	101.040	100.890	100.740				
5.875	103.662	103.459	103.359	5.875	103.067	102.864	102.764	4.500	101.362	101.212	101.062				
6.000	104.055	103.852	103.752	6.000	103.411	103.208	103.108	4.625	101.847	101.697	101.547				

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	99.320	99.170	99.020	3.750	99.024	98.874	98.724	2.375	94.136	93.986	93.836	3.125	94.656	94.506	94.356
3.875	99.862	99.712	99.562	3.875	99.441	99.291	99.141	2.500	94.941	94.791	94.641	3.250	96.011	95.861	95.711
4.000	100.389	100.239	100.089	4.000	99.862	99.712	99.562	2.625	95.434	95.284	95.134	3.375	96.393	96.243	96.093
4.125	100.910	100.760	100.610	4.125	100.209	100.059	99.909	2.750	97.205	97.055	96.905	3.500	96.780	96.630	96.480
4.250	100.346	100.246	100.146	4.250	100.028	99.928	99.828	2.875	97.694	97.544	97.394	3.625	97.118	96.968	96.818
4.375	100.814	100.714	100.614	4.375	100.402	100.302	100.202	3.000	98.178	98.028	97.878	Margin = 2.250		Index = 2.480	
4.500	101.245	101.145	101.045	4.500	100.746	100.646	100.546	3.125	98.664	98.514	98.364	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.695	101.595	101.495	4.625	101.254	101.154	101.054	3.250	98.427	98.277	98.127	Rate	30 Day	45 Day	60 Day
4.750	101.913	101.813	101.713	4.750	100.807	100.707	100.607	3.375	98.903	98.753	98.603	4.500	100.095	99.845	99.595
4.875	101.501	101.401	101.301	4.875	101.181	101.081	100.981	3.500	99.372	99.222	99.072	4.625	100.545	100.295	100.045
5.000	101.894	101.794	101.694	5.000	101.525	101.425	101.325	3.625	99.748	99.598	99.448	4.750	99.919	99.669	99.419
5.125	102.257	102.157	102.057	5.125	102.032	101.932	101.832	3.750	99.200	99.050	98.900	4.875	100.351	100.101	99.851
5.250	101.426	101.326	101.226	5.250	101.164	101.064	100.964	3.875	99.594	99.444	99.294	5.000	100.744	100.494	100.244
5.375	101.858	101.758	101.658	5.375	101.538	101.438	101.338	4.000	99.993	99.843	99.693	5.125	101.107	100.857	100.607
5.500	102.251	102.151	102.051	5.500	101.882	101.782	101.682	4.125	100.318	100.168	100.018	5.250	100.276	100.026	99.776
5.625	102.614	102.514	102.414	5.625	102.389	102.289	102.189	4.250	99.314	99.164	99.014	5.375	100.687	100.437	100.187
5.750	102.080	101.877	101.777	5.750	101.693	101.490	101.390	4.375	99.665	99.515	99.365	5.500	100.938	100.688	100.438
5.875	102.512	102.309	102.209	5.875	102.067	101.864	101.764	4.500	99.987	99.837	99.687	5.625	101.187	100.937	100.687
6.000	102.905	102.702	102.602	6.000	102.411	102.208	102.108	4.625	100.472	100.322	100.172	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:	3/28/2019 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	99.253	99.003	98.753
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	97.345	97.095	96.845	
4.625	97.795	97.545	97.295	
4.750	97.169	96.919	96.669	
4.875	97.601	97.351	97.101	
5.000	97.994	97.744	97.494	
5.125	98.357	98.107	97.857	
5.250	97.526	97.276	97.026	
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	
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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.: 4/29/2019
45 Day Lock Exp.: 5/13/2019
60 Day Lock Exp.: 5/27/2019

W. Rate Sheet Dated: 3/28/2019

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	102.276	102.176	102.076	4.375	101.374	101.274	101.174	4.375	101.186	101.086	100.986	4.375	101.417	101.317	101.217	4.375	100.515	100.415	100.315
4.500	102.745	102.645	102.545	4.500	101.893	101.793	101.693	4.500	101.705	101.605	101.505	4.500	101.906	101.806	101.706	4.500	101.054	100.954	100.854
4.625	103.094	102.994	102.894	4.625	102.280	102.180	102.080	4.625	102.092	101.992	101.892	4.625	102.130	102.030	101.930	4.625	101.316	101.216	101.116
4.750	103.177	103.077	102.977	4.750	102.762	102.662	102.562	4.750	102.575	102.475	102.375	4.750	102.332	102.232	102.132	4.750	101.917	101.817	101.717
4.875	103.550	103.450	103.350	4.875	103.186	103.086	102.986	4.875	103.186	103.086	102.986	4.875	102.665	102.565	102.465	4.875	102.301	102.201	102.101
4.990	103.844	103.744	103.644	4.990	103.522	103.422	103.322	4.990	103.522	103.422	103.322	4.990	103.014	102.914	102.814	4.990	102.692	102.592	102.492
5.000	103.944	103.844	103.744	5.000	103.622	103.522	103.422	5.000	103.622	103.522	103.422	5.000	103.114	103.014	102.914	5.000	102.792	102.692	102.592
5.125	104.203	104.103	104.003	5.125	103.911	103.811	103.711	5.125	103.911	103.811	103.711	5.125	103.000	102.900	102.800	5.125	102.708	102.608	102.508
5.250	104.596	104.496	104.396	5.250	104.447	104.347	104.247	5.250	104.537	104.437	104.337	5.250	103.485	103.385	103.285	5.250	103.336	103.236	103.136
5.375	104.878	104.778	104.678	5.375	104.768	104.668	104.568	5.375	104.862	104.762	104.662	5.375	103.659	103.559	103.459	5.375	103.549	103.449	103.349
5.500	105.119	105.019	104.919	5.500	105.034	104.934	104.834	5.500	105.127	105.027	104.927	5.500	104.070	103.970	103.870	5.500	103.985	103.885	103.785
5.625	105.324	105.224	105.124	5.625	105.282	105.182	105.082	5.625	105.354	105.254	105.154	5.625	104.002	103.902	103.802	5.625	103.960	103.860	103.760
5.750	105.932	105.832	105.732	5.750	106.075	105.975	105.875	5.750	106.134	106.034	105.934	5.750	104.217	104.117	104.017	5.750	104.412	104.312	104.212
5.875	106.106	106.006	105.906	5.875	106.407	106.307	106.207	5.875	106.470	106.370	106.270	5.875	103.988	103.888	103.788	5.875	103.988	103.888	103.788
5.990	106.211	106.111	106.011	5.990	106.585	106.485	106.385	5.990	106.648	106.548	106.448	5.990	104.331	104.231	104.131	5.990	104.331	104.231	104.131
6.000	106.311	106.211	106.111	6.000	106.685	106.585	106.485	6.000	106.748	106.648	106.548	6.000	104.431	104.331	104.231	6.000	104.431	104.331	104.231
6.125	106.435	106.335	106.235	6.125	106.948	106.848	106.748	6.125	107.011	106.911	106.811	6.125	104.666	104.566	104.466	6.125	104.666	104.566	104.466
6.250	106.553	106.453	106.353	6.250	107.147	107.047	106.947	6.250	107.210	107.110	107.010	6.250	104.884	104.784	104.684	6.250	104.884	104.784	104.684
6.375	106.648	106.548	106.448	6.375	107.103	#REF!	#REF!	6.375	107.134	107.020	106.934	6.375	102.557	102.443	102.357	6.375	102.557	#REF!	#REF!
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	100.327	100.227	100.127	4.625	102.986	102.886	102.786	4.625	102.555	102.455	102.355	4.625	102.493	102.393	102.293	3.375	100.367	100.267	100.167
4.500	100.866	100.766	100.666	4.750	103.399	103.299	103.199	4.750	102.466	102.366	102.266	4.750	102.404	102.304	102.204	3.500	100.764	100.664	100.564
4.625	101.128	101.028	100.928	4.875	103.746	103.646	103.546	4.875	102.860	102.760	102.660	4.875	102.797	102.697	102.597	3.625	101.177	101.077	100.977
4.750	101.914	101.814	101.714	4.990	103.899	103.799	103.699	4.990	103.260	103.160	103.060	4.990	103.143	103.043	102.943	3.750	101.432	101.332	101.232
4.875	102.301	102.201	102.101	5.000	103.999	103.899	103.799	5.000	103.306	103.206	103.106	5.000	103.243	103.143	103.043	3.875	101.686	101.586	101.486
4.990	102.692	102.592	102.492	5.125	104.235	104.135	104.035	5.125	103.615	103.515	103.415	5.125	103.553	103.453	103.353	3.990	101.843	101.743	101.643
5.000	102.792	102.692	102.592	5.250	104.657	104.557	104.457	5.250	103.758	103.658	103.558	5.250	103.601	103.501	103.401	4.000	101.943	101.843	101.743
5.125	102.708	102.608	102.508	5.375	104.843	104.743	104.643	5.375	104.022	103.922	103.822	5.375	103.866	103.766	103.666	4.125	102.327	102.227	102.127
5.250	103.426	103.326	103.226	5.500	105.044	104.944	104.844	5.500	104.276	104.176	104.076	5.500	104.120	104.020	103.920	4.250	102.697	102.597	102.497
5.375	103.643	103.543	103.443	5.625	105.210	105.110	105.010	5.625	104.498	104.398	104.298	5.625	104.342	104.242	104.142	4.375	103.078	102.978	102.878
5.500	104.070	103.970	103.870	5.750	105.587	105.487	105.387	5.750	105.150	105.050	104.950	5.750	104.932	104.832	104.732	4.500	103.458	103.358	103.258
5.625	104.002	103.902	103.802	5.875	105.805	105.705	105.605	5.875	105.445	105.345	105.245	5.875	105.226	105.126	105.026	4.625	103.390	103.290	103.190
5.750	104.217	104.117	104.017	5.990	105.900	105.800	105.700	5.990	105.612	105.512	105.412	5.990	105.393	105.293	105.193	4.750	103.613	103.513	103.413
5.875	103.988	103.888	103.788	6.000	106.000	105.900	105.800	6.000	105.712	105.612	105.512	6.000	105.493	105.393	105.293	4.875	103.837	103.737	103.637
5.990	104.331	104.231	104.131	6.125	106.193	106.093	105.993	6.125	105.972	105.872	105.772	6.125	105.753	105.653	105.553	4.990	103.881	103.781	103.681
6.000	104.431	104.331	104.231	6.250	105.834	105.734	105.634	6.250	105.632	105.532	105.432	6.250	105.414	105.314	105.214	5.000	103.981	103.881	103.781
6.125	104.666	104.566	104.466	6.375	106.048	105.948	105.848	6.375	105.921	105.821	105.721	6.375	105.703	105.603	105.503	5.125	103.687	103.587	103.487
6.250	104.884	104.784	104.684	6.500	106.150	106.050	105.950	6.500	106.078	105.978	105.878	6.500	105.859	105.759	105.659	5.250	103.873	103.773	103.673
6.375	102.557	102.443	102.357	6.625	106.228	106.114	106.028	6.625	106.197	106.083	105.977	6.625	105.978	105.778	105.778	5.375	104.061	103.961	103.861
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >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	100.327	100.227	100.127	4.625	102.986	102.886	102.786	4.625	102.555	102.455	102.355	4.625	102.493	102.393	102.293	3.375	100.367	100.267	100.167
4.500	100.866	100.766	100.666	4.750	103.399	103.299	103.199	4.750	102.466	102.366	102.266	4.750	102.404	102.304	102.204	3.500	100.764	100.664	100.564
4.625	101.128	101.028	100.928	4.875	103.746	103.646	103.546	4.875	102.860	102.760	102.660	4.875	102.797	102.697	102.597	3.625	101.177	101.077	100.977
4.750	101.914	101.814	101.714	4.990	103.899	103.799	103.699	4.990	103.260	103.160	103.060	4.990	103.143	103.043	102.943	3.750	101.432	101.332	101.232
4.875	102.301	102.201	102.101	5.000	103.999	103.899	103.799	5.000	103.306	103.206	103.106	5.000	103.243	103.143	103.043	3.875	101.686	101.586	101.486
4.990	102.692	102.592	102.492	5.125	104.235	104.135	104.035	5.125	103.615	103.515	103.415	5.125	103.553	103.453	103.353	3.990	101.843	101.743	101.643
5.000	102.792	102.692	102.592	5.250	104.657	104.557	104.457	5.250	103.758	103.658	103.558	5.250	103.601	103.501	103.401	4.000	101.943	101.843	101.743
5.125	102.708	102.608	102.508	5.375	104.843	104.743	104.643	5.375	104.022	103.922	103.822	5.375	103.866	103.766	103.666	4.125	102.327	102.227	102.127
5.250	103.426	103.326	103.226	5.500	105.044	104.944	104.844	5.500	104.276	104.176	104.076	5.500	104.120	104.020	103.920	4.250	102.697	102.597	102.497
5.375	103.643	103.543	103.443	5.625	105.210	105.110	105.010												



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.:

4/29/2019

45 Day Lock Exp.:

5/13/2019

60 Day Lock Exp.:

5/27/2019

W. Rate Sheet Dated: 3/28/2019

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	103.422	103.322	103.222	4.750	102.922	102.822	102.722	4.750	102.932	102.822	102.722	4.750	102.111	102.011	101.911	4.750	101.611	101.511	101.411
4.875	103.881	103.781	103.681	4.875	103.381	103.281	103.181	4.875	103.381	103.281	103.181	4.875	102.570	102.470	102.370	4.875	102.070	101.970	101.870
4.990	104.004	103.904	103.804	4.990	103.504	103.404	103.304	4.990	103.504	103.404	103.304	4.990	102.693	102.593	102.493	4.990	102.193	102.093	101.993
5.000	104.104	104.004	103.904	5.000	103.604	103.504	103.404	5.000	103.604	103.504	103.404	5.000	102.793	102.693	102.593	5.000	102.293	102.193	102.093
5.125	104.246	104.121	104.001	5.125	103.746	103.621	103.541	5.125	103.746	103.621	103.541	5.125	102.545	102.420	102.340	5.125	102.045	101.920	101.840
5.250	104.649	104.528	104.449	5.250	104.149	104.028	103.949	5.250	104.149	104.028	103.949	5.250	102.948	102.827	102.748	5.250	102.448	102.327	102.248
5.375	105.044	104.929	104.844	5.375	105.044	104.929	104.844	5.375	105.044	104.929	104.844	5.375	103.343	103.228	103.143	5.375	103.343	103.228	103.143
5.500	105.275	105.160	105.075	5.500	105.275	105.160	105.075	5.500	105.275	105.160	105.075	5.500	103.574	103.459	103.374	5.500	103.574	103.459	103.374
5.625	105.410	105.302	105.201	5.625	105.410	105.302	105.201	5.625	105.410	105.302	105.201	5.625	102.972	102.864	102.763	5.625	102.972	102.864	102.763
5.750	105.816	105.712	105.615	5.750	105.816	105.712	105.615	5.750	105.816	105.712	105.615	5.750	103.378	103.274	103.177	5.750	103.378	103.274	103.177
5.875	106.071	105.968	105.871	5.875	106.071	105.968	105.871	5.875	106.071	105.968	105.871	5.875	103.633	103.530	103.433	5.875	103.633	103.530	103.433
5.990	106.211	106.110	106.011	5.990	106.211	106.110	106.011	5.990	106.211	106.110	106.011	5.990	103.773	103.672	103.573	5.990	103.773	103.672	103.573
6.000	106.311	106.210	106.111	6.000	106.311	106.210	106.111	6.000	106.311	106.210	106.111	6.000	103.873	103.772	103.673	6.000	103.873	103.772	103.673
6.125	106.323	106.075	105.955	6.125	106.323	106.075	105.955	6.125	106.323	106.075	105.955	6.125	102.838	102.590	102.470	6.125	102.838	102.590	102.470
6.250	106.577	106.330	106.212	6.250	106.577	106.330	106.212	6.250	106.577	106.330	106.212	6.250	103.764	103.517	103.399	6.250	103.764	103.517	103.399
6.375	106.976	106.876	106.776	6.375	106.976	106.876	106.776	6.375	106.976	106.876	106.776	6.375	104.013	103.913	103.813	6.375	104.013	103.913	103.813
6.500	107.773	107.673	107.573	6.500	107.773	107.673	107.573	6.500	107.773	107.673	107.573	6.500	104.660	104.560	104.460	6.500	104.660	104.560	104.460
6.625	108.179	108.079	107.979	6.625	108.179	108.079	107.979	6.625	108.179	108.079	107.979	6.625	104.916	104.816	104.716	6.625	104.916	104.816	104.716
6.750	108.449	108.349	108.249	6.750	108.449	108.349	108.249	6.750	108.449	108.349	108.249	6.750	105.036	104.936	104.836	6.750	105.036	104.936	104.836
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	101.611	101.511	101.411	4.250	102.205	102.090	102.005	4.250	102.580	102.465	102.380	4.250	102.580	102.465	102.380	3.750	101.584	101.484	101.384
4.875	102.070	101.970	101.870	4.375	102.586	102.476	102.386	4.375	102.961	102.851	102.761	4.375	102.961	102.851	102.761	3.875	102.034	101.934	101.834
4.990	102.193	102.093	101.993	4.500	102.884	102.777	102.684	4.500	103.259	103.152	103.059	4.500	103.259	103.152	103.059	3.990	102.099	101.999	101.899
5.000	102.293	102.193	102.093	4.625	102.935	102.806	102.735	4.625	103.310	103.181	103.110	4.625	103.310	103.181	103.110	4.000	102.199	102.099	101.999
5.125	102.045	101.920	101.840	4.750	103.464	103.341	103.264	4.750	103.839	103.716	103.639	4.750	103.839	103.716	103.639	4.125	102.645	102.545	102.445
5.250	102.448	102.327	102.248	4.875	103.779	103.660	103.579	4.875	104.154	104.035	103.954	4.875	104.154	104.035	103.954	4.250	103.022	102.922	102.822
5.375	103.343	103.228	103.143	4.990	103.980	103.861	103.780	4.990	104.105	103.986	103.905	4.990	104.105	103.986	103.905	4.375	103.400	103.300	103.200
5.500	103.574	103.459	103.374	5.000	104.080	103.961	103.880	5.000	104.205	104.086	104.005	5.000	104.205	104.086	104.005	4.500	102.690	102.590	102.490
5.625	102.972	102.864	102.763	5.125	104.127	103.939	103.859	5.125	104.252	104.064	103.984	5.125	104.252	104.064	103.984	4.625	103.072	102.972	102.872
5.750	103.378	103.274	103.177	5.250	104.503	104.319	104.239	5.250	104.628	104.444	104.364	5.250	104.628	104.444	104.364	4.750	103.506	103.406	103.306
5.875	103.633	103.530	103.433	5.375	104.783	104.600	104.523	5.375	104.783	104.600	104.523	5.375	104.783	104.600	104.523	4.875	103.672	103.572	103.472
5.990	103.773	103.672	103.573	5.500	105.027	104.847	104.771	5.500	105.027	104.847	104.771	5.500	105.027	104.847	104.771	4.990	103.613	103.513	103.413
6.000	103.873	103.772	103.673	5.625	105.252	105.145	105.045	5.625	105.252	105.145	105.045	5.625	105.252	105.145	105.045	5.000	103.713	103.613	103.513
6.125	102.838	102.590	102.470	5.750	105.540	105.435	105.337	5.750	105.540	105.435	105.337	5.750	105.540	105.435	105.337	5.125	104.056	103.956	103.856
6.250	103.764	103.517	103.399	5.875	105.842	105.739	105.642	5.875	105.842	105.739	105.642	5.875	105.842	105.739	105.642	5.250	104.203	104.103	103.977
6.375	104.013	103.913	103.813	5.990	105.999	105.895	105.799	5.990	105.999	105.895	105.799	5.990	105.999	105.895	105.799	5.375	104.413	104.313	104.186
6.500	104.660	104.560	104.460	6.000	106.099	105.995	105.899	6.000	106.099	105.995	105.899	6.000	106.099	105.995	105.899	5.500	102.846	102.746	102.646
6.625	104.916	104.816	104.716	6.125	105.957	105.709	105.590	6.125	105.957	105.709	105.590	6.125	105.957	105.709	105.590	5.625	103.155	103.055	102.955
6.750	105.036	104.936	104.836	6.250	106.307	106.060	105.942	6.250	106.307	106.060	105.942	6.250	106.307	106.060	105.942	5.750	103.414	103.314	103.214
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	102.084	101.984	101.884	3.750	102.084	101.984	101.884	3.750	101.025	100.925	100.825	3.750	101.525	101.425	101.325	3.750	101.525	101.425	101.325
3.875	102.284	102.184	102.084	3.875	102.284	102.184	102.084	3.875	101.475	101.375	101.275	3.875	101.725	101.625	101.525	3.875	101.725	101.625	101.525
3.990	102.349	102.249	102.149	3.990	102.349	102.249	102.149	3.990	101.050	100.950	100.850	3.990	101.300	101.200	101.100	3.990	101.300	101.200	101.100
4.000	102.449	102.349	102.249	4.000	102.449	102.349	102.249	4.000	101.150	101.050	100.950	4.000	101.400	101.300	101.200	4.000	101.400	101.300	101.200
4.125	102.895	102.795	102.695	4.125	102.895	102.795	102.695	4.125	101.596	101.496	101.396	4.125	101.846	101.746	101.646	4.125	101.846	101.746	101.646
4.250	103.272	103.172	103.072	4.250	103.272	103.172	103.072	4.250	101.973	101.873	101.773	4.250	102.223	102.123	102.023	4.250	102.223	102.123	102.023
4.375	103.275	103.175	103.075	4.375	103.275	103.175	103.075	4.375	102.351	102.251	102.151	4.375	102.226	102.126	102.026	4.375	102.226	102.126	102.026
4.500	102.565	102.465	102.365	4.500	102.565	102.465	102.365	4.500	101.033	100.933	100.833	4.500	100.980	100.808	100.708	4.500	100.908	100.808	100.708
4.625	102.947	102.847	102.747	4.625	102.947	102.847	102.747	4.625	101.415	101.315	101.215	4.625	101.290	101.190	101.090	4.625	101.290	101.190	101.090
4.750	103.381	103.281	103.181	4.750	103.381	103.281	103.181	4.750	101.849	101.749	101.649	4.750	101.724	101.624	101.524	4.750	101.724	101.624	101.524
4.875	103.672	103.572	103.472	4.875	103.672	103.572													



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.:

4/29/2019

45 Day Lock Exp.:

5/13/2019

60 Day Lock Exp.:

5/27/2019

W. Rate Sheet Dated: 3/28/2019

Release Time: 10:00 am ET

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Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	103.422	103.322	103.222	4.250	102.205	102.090	102.005	3.750	101.584	101.484	101.384	4.750	102.111	102.011	101.911	3.750	101.025	100.925	100.825
4.875	103.881	103.781	103.681	4.375	102.586	102.476	102.386	3.875	102.034	101.934	101.834	4.875	102.570	102.470	102.370	3.875	101.475	101.375	101.275
4.990	104.004	103.904	103.804	4.500	102.884	102.777	102.684	3.990	102.099	101.999	101.899	4.990	102.693	102.593	102.493	3.990	101.050	100.950	100.850
5.000	104.104	104.004	103.904	4.625	102.935	102.806	102.735	4.000	102.199	102.099	101.999	5.000	102.793	102.693	102.593	4.000	101.150	101.050	100.950
5.125	104.246	104.121	104.041	4.750	103.464	103.341	103.264	4.125	102.645	102.545	102.445	5.125	102.545	102.420	102.340	4.125	101.596	101.496	101.396
5.250	104.649	104.528	104.449	4.875	103.779	103.660	103.579	4.250	103.022	102.922	102.822	5.250	102.948	102.827	102.748	4.250	101.973	101.873	101.773
5.375	105.044	104.929	104.844	4.990	103.980	103.861	103.780	4.375	103.400	103.300	103.200	5.375	103.343	103.228	103.143	4.375	102.351	102.251	102.151
5.500	105.275	105.160	105.075	5.000	104.080	103.961	103.880	4.500	102.690	102.590	102.490	5.500	103.574	103.459	103.374	4.500	101.033	100.933	100.833
5.625	105.410	105.302	105.201	5.125	104.127	103.939	103.859	4.625	103.072	102.972	102.872	5.625	102.972	102.864	102.763	4.625	101.415	101.315	101.215
5.750	105.816	105.712	105.615	5.250	104.503	104.319	104.239	4.750	103.506	103.406	103.306	5.750	103.378	103.274	103.177	4.750	101.849	101.749	101.649
5.875	106.071	105.968	105.871	5.375	104.783	104.600	104.523	4.875	103.672	103.572	103.472	5.875	103.633	103.530	103.433	4.875	102.015	101.915	101.815
5.990	106.211	106.110	106.011	5.500	105.027	104.847	104.771	4.990	103.613	103.513	103.383	5.990	103.773	103.672	103.573	4.990	101.706	101.606	101.476
6.000	106.311	106.210	106.111	5.625	105.252	105.145	105.045	5.000	103.713	103.613	103.483	6.000	103.873	103.772	103.673	5.000	101.806	101.706	101.576
6.125	106.323	106.075	105.955	5.750	105.540	105.435	105.337	5.125	104.056	103.956	103.828	6.125	102.838	102.590	102.470	5.125	102.149	102.049	101.921
6.250	106.577	106.330	106.212	5.875	105.842	105.739	105.642	5.250	104.203	104.103	103.977	6.250	103.764	103.517	103.399	5.250	102.296	102.196	102.070
6.375	106.976	106.876	106.776	5.990	105.999	105.895	105.799	5.375	104.413	104.313	104.186	6.375	104.013	103.913	103.813	5.375	102.506	102.406	102.279
6.500	107.212	107.112	107.012	6.000	106.099	105.995	105.899	5.500	102.846	102.746	102.646	6.500	104.099	103.999	103.899	5.500	100.689	100.589	100.489
6.625	107.678	107.578	107.478	6.125	105.957	105.905	105.850	5.625	103.155	103.055	102.955	6.625	104.415	104.315	104.215	5.625	100.998	100.898	100.798
6.750	108.008	107.908	107.808	6.250	106.307	106.060	105.942	5.750	103.414	103.314	103.214	6.750	104.595	104.495	104.395	5.750	101.257	101.157	101.057

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.:

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5/27/2019

W. Rate Sheet Dated: 3/28/2019

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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	98.542	98.417	98.292	
3.875	98.857	98.732	98.607	
4.000	99.179	99.054	98.929	
4.125	99.518	99.393	99.268	
4.250	99.885	99.760	99.635	
4.375	100.205	100.080	99.955	
4.500	100.544	100.419	100.294	
4.625	100.884	100.759	100.634	
4.750	101.224	101.099	100.974	
4.875	101.529	101.404	101.279	
5.000	101.857	101.732	101.607	
5.125	102.186	102.061	101.936	
5.250	102.467	102.342	102.217	

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	98.055	97.930	97.805	
3.375	98.598	98.473	98.348	
3.500	99.146	99.021	98.896	
3.625	99.513	99.388	99.263	
3.750	99.935	99.810	99.685	
3.875	100.316	100.191	100.066	
4.000	100.666	100.541	100.416	
4.125	100.901	100.776	100.651	
4.250	101.223	101.098	100.973	
4.375	101.527	101.402	101.277	
4.500	101.738	101.613	101.488	

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	98.803	98.678	98.553	
3.375	99.286	99.161	99.036	
3.500	99.682	99.557	99.432	
3.625	100.053	99.928	99.803	
3.750	100.400	100.275	100.150	
3.875	100.805	100.680	100.555	
4.000	101.192	101.067	100.942	
4.125	101.444	101.319	101.194	
4.250	101.706	101.581	101.456	
4.375	101.945	101.820	101.695	
4.500	102.130	102.005	101.880	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

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

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