



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.: 4/29/2019

45 Day Lock Exp.: 5/13/2019

60 Day Lock Exp.: 5/28/2019

W. Rate Sheet Dated: 3/29/2019

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	101.627	101.477	101.327	3.750	101.180	101.030	100.880	2.375	97.074	96.924	96.774	3.125	97.344	97.194	97.044
3.875	102.168	102.018	101.868	3.875	101.597	101.447	101.297	2.500	97.613	97.463	97.313	3.250	98.011	97.861	97.711
4.000	102.695	102.545	102.395	4.000	102.018	101.868	101.718	2.625	98.106	97.956	97.806	3.375	98.393	98.243	98.093
4.125	103.216	103.066	102.916	4.125	102.365	102.215	102.065	2.750	99.009	98.859	98.709	3.500	98.780	98.630	98.480
4.250	102.667	102.567	102.467	4.250	102.200	102.100	102.000	2.875	99.499	99.349	99.199	3.625	99.118	98.968	98.818
4.375	103.136	103.036	102.936	4.375	102.574	102.474	102.374	3.000	99.982	99.832	99.682	Margin = 2.250		Index = 2.480	
4.500	103.567	103.467	103.367	4.500	102.918	102.818	102.718	3.125	100.469	100.319	100.169				
4.625	104.016	103.916	103.816	4.625	103.425	103.325	103.225	3.250	100.419	100.269	100.119				
4.750	104.141	104.041	103.941	4.750	102.870	102.770	102.670	3.375	100.895	100.745	100.595				
4.875	103.714	103.614	103.514	4.875	103.243	103.143	103.043	3.500	101.364	101.214	101.064				
5.000	104.106	104.006	103.906	5.000	103.587	103.487	103.387	3.625	101.740	101.590	101.440				
5.125	104.470	104.370	104.270	5.125	104.095	103.995	103.895	3.750	101.392	101.242	101.092				
5.250	103.826	103.726	103.626	5.250	103.414	103.314	103.214	3.875	101.786	101.636	101.486				
5.375	104.258	104.158	104.058	5.375	103.788	103.688	103.588	4.000	102.184	102.034	101.884				
5.500	104.651	104.551	104.451	5.500	104.132	104.032	103.932	4.125	102.509	102.359	102.209				
5.625	105.014	104.914	104.814	5.625	104.639	104.539	104.439	4.250	101.830	101.680	101.530				
5.750	104.949	104.849	104.749	5.750	104.412	104.312	104.212	4.375	102.181	102.031	101.881				
5.875	105.381	105.281	105.181	5.875	104.785	104.685	104.585	4.500	102.502	102.352	102.202				
6.000	105.774	105.674	105.574	6.000	105.130	105.030	104.930	4.625	102.987	102.837	102.687				

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	100.477	100.327	100.177	3.750	100.180	100.030	99.880	2.375	96.074	95.924	95.774	3.125	96.344	96.194	96.044
3.875	101.018	100.868	100.718	3.875	100.597	100.447	100.297	2.500	96.613	96.463	96.313	3.250	97.011	96.861	96.711
4.000	101.545	101.395	101.245	4.000	101.018	100.868	100.718	2.625	97.106	96.956	96.806	3.375	97.393	97.243	97.093
4.125	102.066	101.916	101.766	4.125	101.365	101.215	101.065	2.750	98.009	97.859	97.709	3.500	97.780	97.630	97.480
4.250	101.517	101.417	101.317	4.250	101.200	101.100	101.000	2.875	98.499	98.349	98.199	3.625	98.118	97.968	97.818
4.375	101.986	101.886	101.786	4.375	101.574	101.474	101.374	3.000	98.982	98.832	98.682	Margin = 2.250		Index = 2.480	
4.500	102.417	102.317	102.217	4.500	101.918	101.818	101.718	3.125	99.469	99.319	99.169	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.866	102.766	102.666	4.625	102.425	102.325	102.225	3.250	99.419	99.269	99.119	Rate	30 Day	45 Day	60 Day
4.750	102.991	102.891	102.791	4.750	101.870	101.770	101.670	3.375	99.895	99.745	99.595	4.500	101.267	101.017	100.767
4.875	102.564	102.464	102.364	4.875	102.243	102.143	102.043	3.500	100.364	100.214	100.064	4.625	101.716	101.466	101.216
5.000	102.956	102.856	102.756	5.000	102.587	102.487	102.387	3.625	100.740	100.590	100.440	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	100.392	100.242	100.092	4.875	101.414	101.164	100.914
5.250	102.676	102.576	102.476	5.250	102.414	102.314	102.214	3.875	100.786	100.636	100.486	5.000	101.806	101.556	101.306
5.375	103.108	103.008	102.908	5.375	102.788	102.688	102.588	4.000	101.184	101.034	100.884	5.125	102.170	101.920	101.670
5.500	103.501	103.401	103.301	5.500	103.132	103.032	102.932	4.125	101.509	101.359	101.209	5.250	101.526	101.276	101.026
5.625	103.864	103.764	103.664	5.625	103.639	103.539	103.439	4.250	100.830	100.680	100.530	5.375	101.937	101.687	101.437
5.750	103.799	103.699	103.599	5.750	103.412	103.312	103.212	4.375	101.181	101.031	100.881	5.500	102.188	101.938	101.688
5.875	104.231	104.131	104.031	5.875	103.785	103.685	103.585	4.500	101.502	101.352	101.202	5.625	102.437	102.187	101.937
6.000	104.624	104.524	104.424	6.000	104.130	104.030	103.930	4.625	101.987	101.837	101.687	5.750	102.594	102.344	102.094

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	102.597	102.347	102.097
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	98.517	98.267	98.017	
4.625	98.966	98.716	98.466	
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	98.776	98.526	98.276	
5.375	99.187	98.937	98.687	
5.500	99.438	99.188	98.938	
5.625	99.687	99.437	99.187	
5.750	99.844	99.594	99.344	

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.:

4/29/2019

45 Day Lock Exp.:

5/13/2019

60 Day Lock Exp.:

5/28/2019

W. Rate Sheet Dated: 3/29/2019

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	100.377	100.227	100.077	3.750	99.930	99.780	99.630	2.375	93.574	93.424	93.274	3.125	95.66	95.506	95.356
3.875	100.918	100.768	100.618	3.875	100.347	100.197	100.047	2.500	94.113	93.963	93.813	3.250	97.01	96.861	96.711
4.000	101.445	101.295	101.145	4.000	100.768	100.618	100.468	2.625	94.606	94.456	94.306	3.375	97.39	97.243	97.093
4.125	101.966	101.816	101.666	4.125	101.115	100.965	100.815	2.750	97.322	97.172	97.022	3.500	97.78	97.630	97.480
4.250	101.480	101.380	101.280	4.250	101.013	100.913	100.813	2.875	97.811	97.661	97.511	3.625	98.12	97.968	97.818
4.375	101.948	101.848	101.748	4.375	101.386	101.286	101.186	3.000	98.295	98.145	97.995	Margin = 2.250		Index = 2.480	
4.500	102.379	102.279	102.179	4.500	101.730	101.630	101.530	3.125	98.781	98.631	98.481				
4.625	102.829	102.729	102.629	4.625	102.238	102.138	102.038	3.250	99.419	99.269	99.119				
4.750	103.048	102.948	102.848	4.750	101.776	101.676	101.576	3.375	99.895	99.745	99.595				
4.875	102.620	102.520	102.420	4.875	102.150	102.050	101.950	3.500	100.364	100.214	100.064				
5.000	103.013	102.913	102.813	5.000	102.494	102.394	102.294	3.625	100.740	100.590	100.440				
5.125	103.376	103.276	103.176	5.125	103.001	102.901	102.801	3.750	100.142	99.992	99.842				
5.250	102.514	102.414	102.314	5.250	102.102	102.002	101.902	3.875	100.536	100.386	100.236				
5.375	102.946	102.846	102.746	5.375	102.475	102.375	102.275	4.000	100.934	100.784	100.634				
5.500	103.338	103.238	103.138	5.500	102.819	102.719	102.619	4.125	101.259	101.109	100.959				
5.625	103.702	103.602	103.502	5.625	103.327	103.227	103.127	4.250	100.642	100.492	100.342				
5.750	103.074	102.974	102.874	5.750	102.537	102.437	102.337	4.375	100.993	100.843	100.693				
5.875	103.506	103.406	103.306	5.875	102.910	102.810	102.710	4.500	101.315	101.165	101.015				
6.000	103.899	103.799	103.699	6.000	103.255	103.155	103.055	4.625	101.800	101.650	101.500				

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	99.227	99.077	98.927	3.750	98.930	98.780	98.630	2.375	94.324	94.174	94.024	3.125	94.656	94.506	94.356
3.875	99.768	99.618	99.468	3.875	99.347	99.197	99.047	2.500	94.863	94.713	94.563	3.250	96.011	95.861	95.711
4.000	100.295	100.145	99.995	4.000	99.768	99.618	99.468	2.625	95.356	95.206	95.056	3.375	96.393	96.243	96.093
4.125	100.816	100.666	100.516	4.125	100.115	99.965	99.815	2.750	97.103	96.953	96.803	3.500	96.780	96.630	96.480
4.250	100.330	100.230	100.130	4.250	100.013	99.913	99.813	2.875	97.592	97.442	97.292	3.625	97.118	96.968	96.818
4.375	100.798	100.698	100.598	4.375	100.386	100.286	100.186	3.000	98.076	97.926	97.776	Margin = 2.250		Index = 2.480	
4.500	101.229	101.129	101.029	4.500	100.730	100.630	100.530	3.125	98.563	98.413	98.263	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.679	101.579	101.479	4.625	101.238	101.138	101.038	3.250	98.325	98.175	98.025	Rate	30 Day	45 Day	60 Day
4.750	101.898	101.798	101.698	4.750	100.776	100.676	100.576	3.375	98.802	98.652	98.502	4.500	100.079	99.829	99.579
4.875	101.470	101.370	101.270	4.875	101.150	101.050	100.950	3.500	99.270	99.120	98.970	4.625	100.529	100.279	100.029
5.000	101.863	101.763	101.663	5.000	101.494	101.394	101.294	3.625	99.646	99.496	99.346	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	99.142	98.992	98.842	4.875	100.320	100.070	99.820
5.250	101.364	101.264	101.164	5.250	101.102	101.002	100.902	3.875	99.536	99.386	99.236	5.000	100.713	100.463	100.213
5.375	101.796	101.696	101.596	5.375	101.475	101.375	101.275	4.000	99.934	99.784	99.634	5.125	101.076	100.826	100.576
5.500	102.188	102.088	101.988	5.500	101.819	101.719	101.619	4.125	100.259	100.109	99.959	5.250	100.214	99.964	99.714
5.625	102.552	102.452	102.352	5.625	102.327	102.227	102.127	4.250	99.267	99.117	98.967	5.375	100.625	100.375	100.125
5.750	101.924	101.824	101.724	5.750	101.537	101.437	101.337	4.375	99.618	99.468	99.318	5.500	100.875	100.625	100.375
5.875	102.356	102.256	102.156	5.875	101.910	101.810	101.710	4.500	99.940	99.790	99.640	5.625	101.125	100.875	100.625
6.000	102.749	102.649	102.549	6.000	102.255	102.155	102.055	4.625	100.425	100.275	100.125	5.750	100.719	100.469	100.219

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

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	99.097	98.847	98.597
Lender paid price cap after comp plan = 100.000							

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:	3/29/2019 4.750%

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	97.329	97.079	96.829	
4.625	97.779	97.529	97.279	
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	97.464	97.214	96.964	
5.375	97.875	97.625	97.375	
5.500	98.125	97.875	97.625	
5.625	98.375	98.125	97.875	
5.750	97.969	97.719	97.469	

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@afwwholesale.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.: 5/28/2019

W. Rate Sheet Dated: 3/29/2019

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	102.144	102.044	101.944	4.375	101.242	101.142	101.042	4.375	101.055	100.955	100.855	4.375	101.285	101.185	101.085	4.375	100.383	100.283	100.183
4.500	102.593	102.493	102.393	4.500	101.741	101.641	101.541	4.500	101.554	101.454	101.354	4.500	101.754	101.654	101.554	4.500	100.902	100.802	100.702
4.625	102.943	102.843	102.743	4.625	102.128	102.028	101.928	4.625	101.940	101.840	101.740	4.625	101.979	101.879	101.779	4.625	101.164	101.064	100.964
4.750	103.056	102.956	102.856	4.750	102.641	102.541	102.441	4.750	102.638	102.538	102.438	4.750	102.180	102.080	101.980	4.750	101.765	101.665	101.565
4.875	103.429	103.329	103.229	4.875	103.065	102.965	102.865	4.875	103.065	102.965	102.865	4.875	102.544	102.444	102.344	4.875	102.180	102.080	101.980
4.990	103.713	103.613	103.513	4.990	103.391	103.291	103.191	4.990	103.391	103.291	103.191	4.990	102.883	102.783	102.683	4.990	102.561	102.461	102.361
5.000	103.813	103.713	103.613	5.000	103.491	103.391	103.291	5.000	103.491	103.391	103.291	5.000	102.983	102.883	102.783	5.000	102.661	102.561	102.461
5.125	104.102	104.002	103.902	5.125	103.810	103.710	103.610	5.125	103.810	103.710	103.610	5.125	102.899	102.799	102.699	5.125	102.607	102.507	102.407
5.250	104.433	104.333	104.233	5.250	104.284	104.184	104.084	5.250	104.374	104.274	104.174	5.250	103.384	103.284	103.184	5.250	103.235	103.135	103.035
5.375	104.715	104.615	104.515	5.375	104.605	104.505	104.405	5.375	104.699	104.599	104.499	5.375	103.496	103.396	103.296	5.375	103.386	103.286	103.186
5.500	104.956	104.856	104.756	5.500	104.871	104.771	104.671	5.500	104.964	104.864	104.764	5.500	103.907	103.807	103.707	5.500	103.822	103.722	103.622
5.625	105.253	105.153	105.053	5.625	105.233	105.133	105.033	5.625	105.248	105.148	105.048	5.625	103.839	103.739	103.639	5.625	103.819	103.719	103.619
5.750	105.884	105.784	105.684	5.750	106.027	105.927	105.827	5.750	106.086	105.986	105.886	5.750	104.054	103.954	103.854	5.750	104.054	103.954	103.854
5.875	106.058	105.958	105.858	5.875	106.359	106.259	106.159	5.875	106.422	106.322	106.222	5.875	103.940	103.840	103.740	5.875	103.940	103.840	103.740
5.990	106.163	106.063	105.963	5.990	106.537	106.437	106.337	5.990	106.600	106.500	106.400	5.990	104.283	104.183	104.083	5.990	104.283	104.183	104.083
6.000	106.263	106.163	106.063	6.000	106.637	106.537	106.437	6.000	106.700	106.600	106.500	6.000	104.383	104.283	104.183	6.000	104.383	104.283	104.183
6.125	106.387	106.287	106.187	6.125	106.901	106.801	106.701	6.125	106.963	106.863	106.763	6.125	104.618	104.518	104.418	6.125	104.618	104.518	104.418
6.250	106.505	106.405	106.305	6.250	107.099	106.999	106.899	6.250	107.162	107.062	106.962	6.250	104.836	104.736	104.636	6.250	104.836	104.736	104.636
6.375	106.405	106.291	106.205	6.375	107.060	106.946	106.860	6.375	107.091	106.977	106.891	6.375	102.514	102.400	102.314	6.375	102.514	102.400	102.314

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	100.196	100.096	99.996	4.625	102.900	102.800	102.700	4.625	102.444	102.344	102.244	4.625	102.381	102.181	102.181	3.375	100.246	100.146	100.046
4.500	100.715	100.615	100.515	4.750	103.318	103.218	103.118	4.750	102.385	102.285	102.185	4.750	102.323	102.123	102.123	3.500	100.653	100.553	100.453
4.625	100.976	100.876	100.776	4.875	103.665	103.565	103.465	4.875	102.779	102.679	102.579	4.875	102.716	102.516	102.516	3.625	101.066	100.966	100.866
4.750	101.762	101.662	101.562	4.990	103.818	103.718	103.618	4.990	103.125	103.025	102.925	4.990	103.062	102.862	102.862	3.750	101.321	101.221	101.121
4.875	102.180	102.080	101.980	5.000	103.918	103.818	103.718	5.000	103.225	103.125	103.025	5.000	103.162	102.962	102.962	3.875	101.575	101.475	101.375
4.990	102.561	102.461	102.361	5.125	104.148	104.048	103.948	5.125	103.534	103.434	103.334	5.125	103.472	103.272	103.272	3.990	101.794	101.694	101.594
5.000	102.661	102.561	102.461	5.250	104.514	104.414	104.314	5.250	103.615	103.515	103.415	5.250	103.458	103.258	103.258	4.000	101.894	101.794	101.694
5.125	102.607	102.507	102.407	5.375	104.700	104.600	104.500	5.375	103.879	103.779	103.679	5.375	103.723	103.523	103.523	4.125	102.278	102.178	102.078
5.250	103.325	103.225	103.125	5.500	104.901	104.801	104.701	5.500	104.133	104.033	103.933	5.500	103.977	103.777	103.777	4.250	102.649	102.549	102.449
5.375	103.480	103.380	103.280	5.625	105.100	105.000	104.900	5.625	104.411	104.311	104.211	5.625	104.199	103.999	103.999	4.375	103.030	102.930	102.830
5.500	103.907	103.807	103.707	5.750	105.559	105.459	105.359	5.750	105.122	105.022	104.922	5.750	104.904	104.704	104.704	4.500	103.410	103.310	103.210
5.625	103.834	103.734	103.634	5.875	105.777	105.677	105.577	5.875	105.417	105.317	105.217	5.875	105.198	104.998	104.998	4.625	103.341	103.241	103.141
5.750	104.054	103.954	103.854	5.990	105.872	105.772	105.672	5.990	105.584	105.484	105.384	5.990	105.365	105.165	105.165	4.750	103.564	103.464	103.364
5.875	103.940	103.840	103.740	6.000	105.972	105.872	105.772	6.000	105.684	105.584	105.484	6.000	105.465	105.265	105.265	4.875	103.788	103.688	103.588
5.990	104.283	104.183	104.083	6.125	106.165	106.065	105.965	6.125	105.844	105.744	105.644	6.125	105.725	105.525	105.525	4.990	103.832	103.732	103.632
6.000	104.383	104.283	104.183	6.250	105.811	105.697	105.611	6.250	105.609	105.495	105.409	6.250	105.390	105.190	105.190	5.000	103.932	103.832	103.732
6.125	104.618	104.518	104.418	6.375	106.025	105.911	105.825	6.375	105.898	105.784	105.698	6.375	105.679	105.479	105.479	5.125	103.635	103.535	103.435
6.250	104.836	104.736	104.636	6.500	106.127	106.013	105.927	6.500	106.054	105.940	105.854	6.500	105.836	105.636	105.636	5.250	103.821	103.721	103.621
6.375	102.514	102.400	102.314	6.625	106.205	106.091	105.905	6.625	106.174	106.060	105.974	6.625	105.955	105.755	105.755	5.375	104.009	103.909	103.809

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	100.196	100.096	99.996	4.625	102.900	102.800	102.700	4.625	102.444	102.344	102.244	4.625	102.381	102.181	102.181	3.375	100.246	100.146	100.046	3.375	100.185	99.985	99.985
4.500	100.715	100.615	100.515	4.750	103.318	103.218	103.118	4.750	102.385	102.285	102.185	4.750	102.323	102.123	102.123	3.500	100.653	100.553	100.453	3.500	100.519	100.319	100.319
4.625	100.976	100.876	100.776	4.875	103.665	103.565	103.465	4.875	102.779	102.679	102.579	4.875	102.716	102.516	102.516	3.625	101.066	100.966	100.866	3.625	100.922	100.722	100.722
4.750	101.762	101.662	101.562	4.990	103.818	103.718	103.618	4.990	103.125	103.025	102.925	4.990	103.062	102.862	102.862	3.750	101.321	101.221	101.121	3.750	101.352	101.152	101.152
4.875	102.180	102.080	101.980	5.000	103.918	103.818	103.718	5.000	103.225	103.125	103.025	5.000	103.162	102.962	102.962	3.875	101.575	101.475	101.375	3.875	101.511	101.311	101.311
4.990	102.561	102.461	102.361	5.125	104.148	104.048	103.948	5.125	103.534	103.434	103.334	5.125	103.472	103.272	103.272	3.975	101.794	101.694	101.594	3.990	101.668	101.468	101.468
5.000	102.661	102.561	102.461	5.250	104.514	104.414	104.314	5.250	103.615	103.515	103.415	5.250	103.458	103.258	103.258	4.000	101.894	101.794	101.694	4.000	101.768	101.568	101.568
5.125	103.085	102.985	102.885	5.375	104.790	104.690	104.590	5.375	103.729	103.629	103.529	5.375	103.725	103.525	103.525	4.125	102.278	102.178	102.078	4.125	102.148	101.948	101.948
5.250	103.408	103.308	103.208	5.500	105.001	104.901	104.801	5.500	104.001	103.901	103.801	5.500	103.949	103.749	103.749	4.250	102.448	102.348	102.248	4.250	102.318	102.118	102.118
5.375	103.680	103.580	103.480	5.625	105.100	105.000	104.900	5.625	104.111	104.011	103.911	5.625	104.094	103.894	103.894	4.375	102.693	102.593	102.493	4.375	102.580	102.380	102.380
5.500	103.907	103.807	103.707	5.750	105.559	105.459	105.359	5.750	105.122	105.022	104.922	5.750	105.104	104.904	104.904	4.500	103.010	102.910	102.810	4.500	102.920	102.720	102.720
5.625	103.834	103.734	103.634	5.875	105.777	105.677	105.577	5.875	105.147	105.047	104.947	5.875	105.198	104.998	104.998	4.625	103.341	103.241	103.141	4.625	103.147	102.947	102.947
5.750	104.054	103.954	103.854	5.990	105.872	105.772	105.672	5.990	105.584	105.484	105.384	5.990	105.365	105.165	105.165	4.750	103.564	103.464	103.364	4.750	103.170	102.970	102.970
5.875	104.940	104.840	104.740	6.000	105.972	105.872	105.772	6.000	105.684	105.584	105.484	6.000	105.465	105.265	105.265	4.875	103.788	103.688	103.588	4.875	103.394	103.194	103.194
5.990	104.283	104.183	104.083	6.125	106.165	106.065	105.965	6.125	105.944	105.844	105.744	6.125	105.725	105.525	105.525	4.990	103.832	103.732	103.632	4.990	103.438	103.238	103.238
6.000	104.383	104.283	104.183	6.250	105.811	105.691	105.611	6.250	105.609	105.495	105.409	6.250	105.390	105.190	105.190	5.000	103.932	103.832	103.732	5.000	103.538	103.338	103.338
6.125	104.618	104.518	104.418	6.375	106.025	105.911	105.825	6.375	105.898	105.784	105.698	6.375	105.679	105.479	105.479	5.125	103.635	103.535	103.435	5.125	103.698	103.498	103.498
6.250	104.836	104.736	104.636	6.500	106.127	106.013	105.927	6.500	106.054	105.940	105.854	6.500	105.836	105.636	105.636	5.250	103.821	103.721	103.621	5.250	103.884	103.684	103.684
6.375	102.514	102.400	102.314	6.625	106.205	106.091	106.005	6.625	106.174	106.060	105.974	6.625	105.955	105.755	105.755	5.375	104.009	103.909	103.809	5.375	103.272	103.072	103.072



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.: 4/29/2019
45 Day Lock Exp.: 5/13/2019
60 Day Lock Exp.: 5/28/2019

W. Rate Sheet Dated: 3/29/2019

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	103.320	103.220	103.120	4.750	102.820	102.720	102.620	4.750	102.820	102.720	102.620	4.750	102.012	101.912	101.812	4.750	101.512	101.412	101.312
4.875	103.786	103.686	103.586	4.875	103.286	103.186	103.086	4.875	103.286	103.186	103.086	4.875	102.478	102.378	102.278	4.875	101.978	101.878	101.778
4.990	103.901	103.801	103.701	4.990	103.401	103.301	103.201	4.990	103.401	103.301	103.201	4.990	102.593	102.493	102.393	4.990	102.093	101.993	101.893
5.000	104.001	103.901	103.801	5.000	103.501	103.401	103.301	5.000	103.501	103.401	103.301	5.000	102.693	102.593	102.493	5.000	102.193	102.093	101.993
5.125	104.101	103.991	103.901	5.125	103.601	103.491	103.401	5.125	103.601	103.491	103.401	5.125	102.401	102.291	102.201	5.125	101.901	101.791	101.701
5.250	104.507	104.404	104.307	5.250	104.007	103.904	103.807	5.250	104.007	103.904	103.807	5.250	102.807	102.704	102.607	5.250	102.307	102.204	102.107
5.375	104.907	104.805	104.707	5.375	104.407	104.305	104.207	5.375	104.407	104.305	104.207	5.375	103.207	103.105	103.007	5.375	102.707	102.605	102.507
5.500	105.137	105.037	104.937	5.500	105.137	105.037	104.937	5.500	105.137	105.037	104.937	5.500	103.437	103.337	103.237	5.500	103.437	103.337	103.237
5.625	105.350	105.187	105.086	5.625	105.350	105.187	105.086	5.625	105.350	105.187	105.086	5.625	103.637	103.537	103.437	5.625	103.637	103.537	103.437
5.750	105.759	105.599	105.502	5.750	105.759	105.599	105.502	5.750	105.759	105.599	105.502	5.750	103.737	103.637	103.537	5.750	103.737	103.637	103.537
5.875	106.017	105.860	105.765	5.875	106.017	105.860	105.765	5.875	106.017	105.860	105.765	5.875	103.837	103.737	103.637	5.875	103.837	103.737	103.637
5.990	106.163	106.008	105.915	5.990	106.163	106.008	105.915	5.990	106.163	106.008	105.915	5.990	103.937	103.837	103.737	5.990	103.937	103.837	103.737
6.000	106.263	106.108	106.015	6.000	106.263	106.108	106.015	6.000	106.263	106.108	106.015	6.000	104.037	103.937	103.837	6.000	104.037	103.937	103.837
6.125	106.263	106.038	105.919	6.125	106.263	106.038	105.919	6.125	106.263	106.038	105.919	6.125	104.137	104.037	103.937	6.125	104.137	104.037	103.937
6.250	106.518	106.295	106.178	6.250	106.518	106.295	106.178	6.250	106.518	106.295	106.178	6.250	104.237	104.137	104.037	6.250	104.237	104.137	104.037
6.375	106.937	106.837	106.737	6.375	106.937	106.837	106.737	6.375	106.937	106.837	106.737	6.375	104.337	104.237	104.137	6.375	104.337	104.237	104.137
6.500	107.735	107.635	107.535	6.500	107.735	107.635	107.535	6.500	107.735	107.635	107.535	6.500	104.622	104.522	104.422	6.500	104.622	104.522	104.422
6.625	108.143	108.043	107.943	6.625	108.143	108.043	107.943	6.625	108.143	108.043	107.943	6.625	104.880	104.780	104.680	6.625	104.880	104.780	104.680
6.750	108.414	108.314	108.214	6.750	108.414	108.314	108.214	6.750	108.414	108.314	108.214	6.750	105.001	104.901	104.801	6.750	105.001	104.901	104.801
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	101.512	101.412	101.312	4.250	102.124	102.010	101.924	4.250	102.499	102.385	102.299	4.250	102.499	102.385	102.299	3.750	101.567	101.467	101.367
4.875	101.978	101.878	101.778	4.375	102.508	102.397	102.308	4.375	102.883	102.772	102.683	4.375	102.883	102.772	102.683	3.875	102.013	101.913	101.813
4.990	102.093	101.993	101.893	4.500	102.808	102.702	102.608	4.500	103.183	103.077	102.983	4.500	103.183	103.077	102.983	3.990	102.052	101.952	101.852
5.000	102.193	102.093	101.993	4.625	102.872	102.763	102.672	4.625	103.247	103.138	103.047	4.625	103.247	103.138	103.047	4.000	102.152	102.052	101.952
5.125	101.901	101.791	101.701	4.750	103.405	103.282	103.205	4.750	103.780	103.657	103.580	4.750	103.780	103.657	103.580	4.125	102.595	102.495	102.395
5.250	102.307	102.204	102.107	4.875	103.725	103.606	103.525	4.875	104.100	103.981	103.900	4.875	104.100	103.981	103.900	4.250	102.973	102.873	102.773
5.375	103.207	103.105	103.007	4.990	103.929	103.811	103.729	4.990	104.054	103.936	103.854	4.990	104.054	103.936	103.854	4.375	103.347	103.247	103.147
5.500	103.437	103.337	103.237	5.000	104.029	103.911	103.829	5.000	104.154	104.036	103.954	5.000	104.154	104.036	103.954	5.000	103.705	103.605	103.505
5.625	103.963	103.863	103.763	5.125	104.005	103.882	103.753	5.125	104.130	104.012	103.932	5.125	104.130	104.012	103.932	5.125	103.888	103.788	103.688
5.750	103.372	103.272	103.172	5.250	104.385	104.216	104.137	5.250	104.510	104.341	104.262	5.250	104.510	104.341	104.262	5.250	103.521	103.421	103.321
5.875	103.630	103.473	103.378	5.375	104.668	104.502	104.423	5.375	104.668	104.502	104.423	5.375	104.668	104.502	104.423	5.375	103.693	103.593	103.493
5.990	103.776	103.621	103.528	5.500	104.914	104.750	104.673	5.500	104.914	104.750	104.673	5.500	104.914	104.750	104.673	5.500	103.612	103.512	103.412
6.000	103.876	103.721	103.628	5.625	105.244	105.082	104.982	5.625	105.244	105.082	104.982	5.625	105.244	105.082	104.982	5.625	103.712	103.612	103.512
6.125	102.809	102.584	102.465	5.750	105.334	105.176	105.076	5.750	105.334	105.176	105.076	5.750	105.334	105.176	105.076	5.750	104.057	103.957	103.857
6.250	103.705	103.482	103.365	5.875	105.836	105.678	105.583	5.875	105.836	105.678	105.583	5.875	105.836	105.678	105.583	5.875	104.205	104.105	103.932
6.375	103.974	103.874	103.774	5.990	105.994	105.836	105.742	5.990	105.994	105.836	105.742	5.990	105.994	105.836	105.742	5.990	104.419	104.319	104.147
6.500	104.622	104.522	104.422	6.000	106.094	105.936	105.842	6.000	106.094	105.936	105.842	6.000	106.094	105.936	105.842	6.000	102.797	102.697	102.597
6.625	104.880	104.780	104.680	6.125	105.918	105.693	105.574	6.125	105.918	105.693	105.574	6.125	105.918	105.693	105.574	6.125	103.110	103.010	102.910
6.750	105.001	104.901	104.801	6.250	106.269	106.045	105.928	6.250	106.269	106.045	105.928	6.250	106.269	106.045	105.928	6.250	103.371	103.271	103.171
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	102.067	101.967	101.867	3.750	102.067	101.967	101.867	3.750	101.010	100.910	100.810	3.750	101.510	101.410	101.310	3.750	101.510	101.410	101.310
3.875	102.263	102.163	102.063	3.875	102.263	102.163	102.063	3.875	101.456	101.356	101.256	3.875	101.706	101.606	101.506	3.875	101.706	101.606	101.506
3.990	102.302	102.202	102.102	3.990	102.302	102.202	102.102	3.990	101.002	100.902	100.802	3.990	101.252	101.152	101.052	3.990	101.252	101.152	101.052
4.000	102.402	102.302	102.202	4.000	102.402	102.302	102.202	4.000	101.102	101.002	100.902	4.000	101.352	101.252	101.152	4.000	101.352	101.252	101.152
4.125	102.845	102.745	102.645	4.125	102.845	102.745	102.645	4.125	101.545	101.445	101.345	4.125	101.795	101.695	101.595	4.125	101.795	101.695	101.595
4.250	103.223	103.123	103.023	4.250	103.223	103.123	103.023	4.250	101.923	101.823	101.723	4.250	102.173	102.073	101.973	4.250	102.173	102.073	101.973
4.375	103.222	103.122	103.022	4.375	103.222	103.122	103.022	4.375	102.297	102.197	102.097	4.375	102.172	102.072	101.972	4.375	102.172	102.072	101.972
4.500	102.580	102.480	102.380	4.500	102.580	102.480	102.380	4.500	101.048	100.948	100.848	4.500	101.048	100.948	100.848	4.500	101.048	100.948	100.848
4.625	102.963	102.863	102.763	4.625	102.963	102.863	102.763	4.625	101.431	101.331	101.231	4.625	101.306	101.206	101.106	4.625	101.306	101.206	101.106
4.750	103.396	103.296	103.196	4.750	103.396	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.:

4/29/2019

45 Day Lock Exp.:

5/13/2019

60 Day Lock Exp.:

5/28/2019

W. Rate Sheet Dated: 3/29/2019

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	103.422	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", LPML		

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.:

4/29/2019

45 Day Lock Exp.:

5/13/2019

60 Day Lock Exp.:

5/28/2019

W. Rate Sheet Dated: 3/29/2019

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	98.263	98.138	98.013	
3.875	98.586	98.461	98.336	
4.000	98.923	98.798	98.673	
4.125	99.276	99.151	99.026	
4.250	99.654	99.529	99.404	
4.375	99.987	99.862	99.737	
4.500	100.336	100.211	100.086	
4.625	100.688	100.563	100.438	
4.750	101.037	100.912	100.787	
4.875	101.352	101.227	101.102	
5.000	101.690	101.565	101.440	
5.125	102.028	101.903	101.778	
5.250	102.318	102.193	102.068	

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	97.817	97.692	97.567	
3.375	98.365	98.240	98.115	
3.500	98.918	98.793	98.668	
3.625	99.291	99.166	99.041	
3.750	99.717	99.592	99.467	
3.875	100.101	99.976	99.851	
4.000	100.456	100.331	100.206	
4.125	100.697	100.572	100.447	
4.250	101.023	100.898	100.773	
4.375	101.331	101.206	101.081	
4.500	101.547	101.422	101.297	

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	98.574	98.449	98.324	
3.375	99.059	98.934	98.809	
3.500	99.461	99.336	99.211	
3.625	99.838	99.713	99.588	
3.750	100.190	100.065	99.940	
3.875	100.598	100.473	100.348	
4.000	100.991	100.866	100.741	
4.125	101.249	101.124	100.999	
4.250	101.517	101.392	101.267	
4.375	101.762	101.637	101.512	
4.500	101.952	101.827	101.702	
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)