



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/1/2019

45 Day Lock Exp.: 5/16/2019

60 Day Lock Exp.: 5/31/2019

W. Rate Sheet Dated: 4/1/2019

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	101.486	101.336	101.186	3.750	101.019	100.869	100.719	2.375	96.932	96.782	96.632	3.125	97.322	97.172	97.022
3.875	102.028	101.878	101.728	3.875	101.445	101.295	101.145	2.500	97.425	97.275	97.125	3.250	97.987	97.837	97.687
4.000	102.554	102.404	102.254	4.000	101.813	101.663	101.513	2.625	97.918	97.768	97.618	3.375	98.380	98.230	98.080
4.125	103.076	102.926	102.776	4.125	102.198	102.048	101.898	2.750	98.914	98.764	98.614	3.500	98.733	98.583	98.433
4.250	102.589	102.489	102.389	4.250	102.105	102.005	101.905	2.875	99.399	99.249	99.099	3.625	99.057	98.907	98.757
4.375	103.058	102.958	102.858	4.375	102.463	102.363	102.263	3.000	99.886	99.736	99.586	Margin = 2.250		Index = 2.480	
4.500	103.489	103.389	103.289	4.500	102.935	102.835	102.735	3.125	100.366	100.216	100.066				
4.625	103.938	103.838	103.738	4.625	103.321	103.221	103.121	3.250	100.341	100.191	100.041				
4.750	104.063	103.963	103.863	4.750	102.696	102.596	102.496	3.375	100.813	100.663	100.513				
4.875	103.558	103.458	103.358	4.875	103.054	102.954	102.854	3.500	101.213	101.063	100.913				
5.000	103.950	103.850	103.750	5.000	103.527	103.427	103.327	3.625	101.589	101.439	101.289				
5.125	104.314	104.214	104.114	5.125	103.912	103.812	103.712	3.750	101.328	101.178	101.028				
5.250	103.795	103.695	103.595	5.250	103.366	103.266	103.166	3.875	101.732	101.582	101.432				
5.375	104.227	104.127	104.027	5.375	103.724	103.624	103.524	4.000	102.077	101.927	101.777				
5.500	104.620	104.520	104.420	5.500	104.196	104.096	103.996	4.125	102.440	102.290	102.140				
5.625	104.983	104.883	104.783	5.625	104.582	104.482	104.382	4.250	101.816	101.666	101.516				
5.750	105.043	104.943	104.843	5.750	104.488	104.388	104.288	4.375	102.152	102.002	101.852				
5.875	105.475	105.375	105.275	5.875	104.847	104.747	104.647	4.500	102.602	102.452	102.302				
6.000	105.867	105.767	105.667	6.000	105.319	105.219	105.119	4.625	102.965	102.815	102.665				

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	100.336	100.186	100.036	3.750	100.019	99.869	99.719	2.375	95.932	95.782	95.632	3.125	96.322	96.172	96.022
3.875	100.878	100.728	100.578	3.875	100.445	100.295	100.145	2.500	96.425	96.275	96.125	3.250	96.987	96.837	96.687
4.000	101.404	101.254	101.104	4.000	100.813	100.663	100.513	2.625	96.918	96.768	96.618	3.375	97.380	97.230	97.080
4.125	101.926	101.776	101.626	4.125	101.198	101.048	100.898	2.750	97.914	97.764	97.614	3.500	97.733	97.583	97.433
4.250	101.439	101.339	101.239	4.250	101.105	101.005	100.905	2.875	98.399	98.249	98.099	3.625	98.057	97.907	97.757
4.375	101.908	101.808	101.708	4.375	101.463	101.363	101.263	3.000	98.886	98.736	98.586	Margin = 2.250		Index = 2.480	
4.500	102.339	102.239	102.139	4.500	101.935	101.835	101.735	3.125	99.366	99.216	99.066	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.788	102.688	102.588	4.625	102.321	102.221	102.121	3.250	99.341	99.191	99.041	Rate	30 Day	45 Day	60 Day
4.750	102.913	102.813	102.713	4.750	101.696	101.596	101.496	3.375	99.813	99.663	99.513	4.500	101.189	100.939	100.689
4.875	102.408	102.308	102.208	4.875	102.054	101.954	101.854	3.500	100.213	100.063	99.913	4.625	101.638	101.388	101.138
5.000	102.800	102.700	102.600	5.000	102.527	102.427	102.327	3.625	100.589	100.439	100.289	4.750	100.826	100.576	100.326
5.125	103.164	103.064	102.964	5.125	102.912	102.812	102.712	3.750	100.328	100.178	100.028	4.875	101.258	101.008	100.758
5.250	102.645	102.545	102.445	5.250	102.366	102.266	102.166	3.875	100.732	100.582	100.432	5.000	101.650	101.400	101.150
5.375	103.077	102.977	102.877	5.375	102.724	102.624	102.524	4.000	101.077	100.927	100.777	5.125	102.014	101.764	101.514
5.500	103.470	103.370	103.270	5.500	103.196	103.096	102.996	4.125	101.440	101.290	101.140	5.250	101.495	101.245	100.995
5.625	103.833	103.733	103.633	5.625	103.582	103.482	103.382	4.250	100.816	100.666	100.516	5.375	102.000	101.750	101.500
5.750	103.893	103.793	103.693	5.750	103.488	103.388	103.288	4.375	101.152	101.002	100.852	5.500	102.250	102.000	101.750
5.875	104.325	104.225	104.125	5.875	103.847	103.747	103.647	4.500	101.602	101.452	101.302	5.625	102.500	102.250	102.000
6.000	104.717	104.617	104.517	6.000	104.319	104.219	104.119	4.625	101.965	101.815	101.665	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	102.664	102.414	102.164
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	98.439	98.189	97.939	
4.625	98.888	98.638	98.388	
4.750	98.076	97.826	97.576	
4.875	98.508	98.258	98.008	
5.000	98.900	98.650	98.400	
5.125	99.264	99.014	98.764	
5.250	98.745	98.495	98.245	
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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/1/2019

45 Day Lock Exp.:

5/16/2019

60 Day Lock Exp.:

5/31/2019

W. Rate Sheet Dated: 4/1/2019

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	100.236	100.086	99.936	3.750	99.769	99.619	99.469	2.375	93.432	93.282	93.132	3.125	95.63	95.485	95.335
3.875	100.778	100.628	100.478	3.875	100.195	100.045	99.895	2.500	93.925	93.775	93.625	3.250	96.99	96.837	96.687
4.000	101.304	101.154	101.004	4.000	100.563	100.413	100.263	2.625	94.418	94.268	94.118	3.375	97.38	97.230	97.080
4.125	101.826	101.676	101.526	4.125	100.948	100.798	100.648	2.750	97.226	97.076	96.926	3.500	97.73	97.583	97.433
4.250	101.402	101.302	101.202	4.250	100.917	100.817	100.717	2.875	97.711	97.561	97.411	3.625	98.06	97.907	97.757
4.375	101.870	101.770	101.670	4.375	101.276	101.176	101.076	3.000	98.199	98.049	97.899	Margin = 2.250		Index = 2.480	
4.500	102.301	102.201	102.101	4.500	101.748	101.648	101.548	3.125	98.678	98.528	98.378				
4.625	102.751	102.651	102.551	4.625	102.133	102.033	101.933	3.250	99.341	99.191	99.041				
4.750	102.970	102.870	102.770	4.750	101.602	101.502	101.402	3.375	99.813	99.663	99.513				
4.875	102.464	102.364	102.264	4.875	101.961	101.861	101.761	3.500	100.213	100.063	99.913				
5.000	102.856	102.756	102.656	5.000	102.433	102.333	102.233	3.625	100.589	100.439	100.289				
5.125	103.220	103.120	103.020	5.125	102.818	102.718	102.618	3.750	100.078	99.928	99.778				
5.250	102.483	102.383	102.283	5.250	102.053	101.953	101.853	3.875	100.482	100.332	100.182				
5.375	102.915	102.815	102.715	5.375	102.411	102.311	102.211	4.000	100.827	100.677	100.527				
5.500	103.307	103.207	103.107	5.500	102.884	102.784	102.684	4.125	101.190	101.040	100.890				
5.625	103.671	103.571	103.471	5.625	103.269	103.169	103.069	4.250	100.629	100.479	100.329				
5.750	103.168	103.068	102.968	5.750	102.613	102.513	102.413	4.375	100.964	100.814	100.664				
5.875	103.600	103.500	103.400	5.875	102.972	102.872	102.772	4.500	101.414	101.264	101.114				
6.000	103.992	103.892	103.792	6.000	103.444	103.344	103.244	4.625	101.777	101.627	101.477				

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	99.086	98.936	98.786	3.750	98.769	98.619	98.469	2.375	94.182	94.032	93.882	3.125	94.635	94.485	94.335
3.875	99.628	99.478	99.328	3.875	99.195	99.045	98.895	2.500	94.675	94.525	94.375	3.250	95.987	95.837	95.687
4.000	100.154	100.004	99.854	4.000	99.563	99.413	99.263	2.625	95.168	95.018	94.868	3.375	96.380	96.230	96.080
4.125	100.676	100.526	100.376	4.125	99.948	99.798	99.648	2.750	97.008	96.858	96.708	3.500	96.733	96.583	96.433
4.250	100.252	100.152	100.052	4.250	99.917	99.817	99.717	2.875	97.492	97.342	97.192	3.625	97.057	96.907	96.757
4.375	100.720	100.620	100.520	4.375	100.276	100.176	100.076	3.000	97.980	97.830	97.680	Margin = 2.250		Index = 2.480	
4.500	101.151	101.051	100.951	4.500	100.748	100.648	100.548	3.125	98.460	98.310	98.160	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.601	101.501	101.401	4.625	101.133	101.033	100.933	3.250	98.247	98.097	97.947	Rate	30 Day	45 Day	60 Day
4.750	101.820	101.720	101.620	4.750	100.602	100.502	100.402	3.375	98.719	98.569	98.419	4.500	100.001	99.751	99.501
4.875	101.314	101.214	101.114	4.875	100.961	100.861	100.761	3.500	99.119	98.969	98.819	4.625	100.451	100.201	99.951
5.000	101.706	101.606	101.506	5.000	101.433	101.333	101.233	3.625	99.496	99.346	99.196	4.750	99.732	99.482	99.232
5.125	102.070	101.970	101.870	5.125	101.818	101.718	101.618	3.750	99.078	98.928	98.778	4.875	100.164	99.914	99.664
5.250	101.333	101.233	101.133	5.250	101.053	100.953	100.853	3.875	99.482	99.332	99.182	5.000	100.556	100.306	100.056
5.375	101.765	101.665	101.565	5.375	101.411	101.311	101.211	4.000	99.827	99.677	99.527	5.125	100.920	100.670	100.420
5.500	102.157	102.057	101.957	5.500	101.884	101.784	101.684	4.125	100.190	100.040	99.890	5.250	100.183	99.933	99.683
5.625	102.521	102.421	102.321	5.625	102.269	102.169	102.069	4.250	99.254	99.104	98.954	5.375	100.688	100.438	100.188
5.750	102.018	101.918	101.818	5.750	101.613	101.513	101.413	4.375	99.589	99.439	99.289	5.500	100.938	100.688	100.438
5.875	102.450	102.350	102.250	5.875	101.972	101.872	101.772	4.500	100.039	99.889	99.739	5.625	101.188	100.938	100.688
6.000	102.842	102.742	102.642	6.000	102.444	102.344	102.244	4.625	100.402	100.252	100.102	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:	4/1/2019 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	99.164	98.914	98.664
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	97.251	97.001	96.751	
4.625	97.701	97.451	97.201	
4.750	96.982	96.732	96.482	
4.875	97.414	97.164	96.914	
5.000	97.806	97.556	97.306	
5.125	98.170	97.920	97.670	
5.250	97.433	97.183	96.933	
5.375	97.938	97.688	97.438	
5.500	98.188	97.938	97.688	
5.625	98.438	98.188	97.938	
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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/1/2019
45 Day Lock Exp.: 5/16/2019
60 Day Lock Exp.: 5/31/2019

W. Rate Sheet Dated: 4/1/2019

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	102.008	101.908	101.808	4.375	101.122	101.022	100.922	4.375	100.935	100.835	100.735	4.375	101.150	101.050	100.950	4.375	100.264	100.164	100.064
4.500	102.489	102.389	102.289	4.500	101.653	101.553	101.453	4.500	101.465	101.365	101.265	4.500	101.650	101.550	101.450	4.500	100.814	100.714	100.614
4.625	102.843	102.743	102.643	4.625	102.044	101.944	101.844	4.625	101.856	101.756	101.656	4.625	101.880	101.780	101.680	4.625	101.081	100.981	100.881
4.750	102.977	102.877	102.777	4.750	102.578	102.478	102.378	4.750	102.575	102.475	102.375	4.750	102.079	101.979	101.879	4.750	101.680	101.580	101.480
4.875	103.357	103.257	103.157	4.875	103.008	102.908	102.808	4.875	103.008	102.908	102.808	4.875	102.473	102.373	102.273	4.875	102.124	102.024	101.924
4.990	103.655	103.555	103.455	4.990	103.348	103.248	103.148	4.990	103.348	103.248	103.148	4.990	102.827	102.727	102.627	4.990	102.520	102.420	102.320
5.000	103.755	103.655	103.555	5.000	103.448	103.348	103.248	5.000	103.448	103.348	103.248	5.000	102.927	102.827	102.727	5.000	102.620	102.520	102.420
5.125	104.018	103.918	103.818	5.125	103.745	103.645	103.545	5.125	103.745	103.645	103.545	5.125	102.817	102.717	102.617	5.125	102.544	102.444	102.344
5.250	104.399	104.299	104.199	5.250	104.233	104.133	104.033	5.250	104.324	104.224	104.124	5.250	103.304	103.204	103.104	5.250	103.138	103.038	102.938
5.375	104.685	104.585	104.485	5.375	104.559	104.459	104.359	5.375	104.652	104.552	104.452	5.375	103.467	103.367	103.267	5.375	103.341	103.241	103.141
5.500	104.929	104.829	104.729	5.500	104.831	104.731	104.631	5.500	104.924	104.824	104.724	5.500	103.887	103.787	103.687	5.500	103.789	103.689	103.589
5.625	105.189	105.089	104.989	5.625	105.151	105.051	104.951	5.625	105.171	105.071	104.971	5.625	103.817	103.717	103.617	5.625	103.779	103.679	103.579
5.750	105.828	105.728	105.628	5.750	105.955	105.855	105.755	5.750	106.014	105.914	105.814	5.750	104.035	103.935	103.835	5.750	104.035	103.935	103.835
5.875	106.004	105.904	105.804	5.875	106.292	106.192	106.092	5.875	106.354	106.254	106.154	5.875	103.888	103.788	103.688	5.875	103.888	103.788	103.688
5.990	106.110	106.010	105.910	5.990	106.469	106.369	106.269	5.990	106.531	106.431	106.331	5.990	104.235	104.135	104.035	5.990	104.235	104.135	104.035
6.000	106.210	106.110	106.010	6.000	106.569	106.469	106.369	6.000	106.631	106.531	106.431	6.000	104.335	104.235	104.135	6.000	104.335	104.235	104.135
6.125	106.335	106.235	106.135	6.125	106.836	106.736	106.636	6.125	106.899	106.799	106.699	6.125	104.572	104.472	104.372	6.125	104.572	104.472	104.372
6.250	106.454	106.354	106.254	6.250	107.033	106.933	106.833	6.250	107.095	106.995	106.895	6.250	104.788	104.688	104.588	6.250	104.788	104.688	104.588
6.375	106.326	106.208	106.126	6.375	106.981	106.860	106.781	6.375	107.013	106.895	106.813	6.375	104.435	104.317	104.235	6.375	104.435	104.317	104.235

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	100.077	99.977	99.877	4.625	102.775	102.675	102.575	4.625	102.322	102.222	102.122	4.625	102.259	102.059	102.059	3.375	100.153	100.053	99.953
4.500	100.626	100.526	100.426	4.750	103.201	103.101	103.001	4.750	102.384	102.284	102.184	4.750	102.221	102.021	102.021	3.500	100.551	100.451	100.351
4.625	100.893	100.793	100.693	4.875	103.554	103.454	103.354	4.875	102.684	102.584	102.484	4.875	102.621	102.421	102.421	3.625	100.968	100.868	100.768
4.750	101.677	101.577	101.477	4.990	103.708	103.608	103.508	4.990	103.033	102.933	102.833	4.990	102.971	102.771	102.771	3.750	101.228	101.128	101.028
4.875	102.124	102.024	101.924	5.000	103.808	103.708	103.608	5.000	103.133	103.033	102.933	5.000	103.071	102.871	102.871	3.875	101.525	101.425	101.325
4.990	102.520	102.420	102.320	5.125	104.042	103.942	103.842	5.125	103.450	103.350	103.250	5.125	103.388	103.188	103.188	3.990	101.845	101.745	101.645
5.000	102.620	102.520	102.420	5.250	104.461	104.361	104.261	5.250	103.546	103.446	103.346	5.250	103.390	103.190	103.190	4.000	101.945	101.845	101.745
5.125	102.544	102.444	102.344	5.375	104.649	104.549	104.449	5.375	103.814	103.714	103.614	5.375	103.657	103.457	103.457	4.125	102.336	102.236	102.136
5.250	103.229	103.129	103.029	5.500	104.855	104.755	104.655	5.500	104.074	103.974	103.874	5.500	103.918	103.718	103.718	4.250	102.715	102.615	102.515
5.375	103.434	103.334	103.234	5.625	105.035	104.935	104.835	5.625	104.317	104.217	104.117	5.625	104.141	103.941	103.941	4.375	103.101	103.001	102.901
5.500	103.882	103.782	103.682	5.750	105.484	105.384	105.284	5.750	105.032	104.932	104.832	5.750	104.813	104.613	104.613	4.500	103.482	103.382	103.282
5.625	103.799	103.699	103.599	5.875	105.704	105.604	105.504	5.875	105.331	105.231	105.131	5.875	105.112	104.912	104.912	4.625	103.290	103.190	103.090
5.750	104.035	103.935	103.835	5.990	105.800	105.700	105.600	5.990	105.495	105.395	105.295	5.990	105.277	105.077	105.077	4.750	103.516	103.416	103.316
5.875	103.888	103.788	103.688	6.000	105.900	105.800	105.700	6.000	105.595	105.495	105.395	6.000	105.377	105.177	105.177	4.875	103.745	103.645	103.545
5.990	104.235	104.135	104.035	6.125	106.094	105.994	105.894	6.125	105.861	105.761	105.661	6.125	105.642	105.442	105.442	4.990	103.945	103.845	103.745
6.000	104.335	104.235	104.135	6.250	106.510	106.410	106.310	6.250	106.080	105.980	105.880	6.250	106.000	105.900	105.900	5.000	104.145	104.045	103.945
6.125	104.572	104.472	104.372	6.375	105.925	105.825	105.725	6.375	105.800	105.682	105.600	6.375	105.581	105.381	105.381	5.125	103.622	103.522	103.422
6.250	104.788	104.688	104.588	6.500	106.029	105.911	105.829	6.500	105.956	105.838	105.756	6.500	105.738	105.538	105.538	5.250	103.810	103.710	103.610
6.375	102.435	102.317	102.235	6.625	106.104	105.986	105.904	6.625	106.077	105.959	105.877	6.625	105.858	105.658	105.658	5.375	104.001	103.901	103.801

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	100.077	99.977	99.877	4.625	102.775	102.675	102.575	4.625	102.322	102.222	102.122	4.625	102.259	102.059	102.059	3.375	100.153	100.053	99.953	3.375	100.092	99.892	99.892
4.500	100.626	100.526	100.426	4.750	103.201	103.101	103.001	4.750	102.284	102.184	102.084	4.750	102.221	102.021	102.021	3.500	100.551	100.451	100.351	3.500	100.417	100.217	100.217
4.625	100.893	100.793	100.693	4.875	103.554	103.454	103.354	4.875	102.684	102.584	102.484	4.875	102.621	102.421	102.421	3.625	100.968	100.868	100.768	3.625	100.824	100.624	100.624
4.750	101.677	101.577	101.477	4.990	103.708	103.608	103.508	4.990	103.033	102.933	102.833	4.990	102.971	102.771	102.771	3.750	101.228	101.128	101.028	3.750	101.395	101.195	101.195
4.875	102.124	102.024	101.924	5.000	103.808	103.708	103.608	5.000	103.133	103.033	102.933	5.000	103.071	102.871	102.871	3.875	101.525	101.425	101.325	3.875	101.559	101.359	101.359
4.990	102.520	102.420	102.320	5.125	104.042	103.942	103.842	5.125	103.450	103.350	103.250	5.125	103.388	103.188	103.188	3.990	101.845	101.745	101.645	3.990	101.720	101.520	101.520
5.000	102.620	102.520	102.420	5.250	104.461	104.361	104.261	5.250	103.546	103.446	103.346	5.250	103.390	103.190	103.190	4.000	101.945	101.845	101.745	4.000	101.820	101.620	101.620
5.125	102.544	102.444	102.344	5.375	104.649	104.549	104.449	5.375	103.814	103.714	103.614	5.375	103.657	103.457	103.457	4.125	102.336	102.236	102.136	4.125	102.137	101.937	101.937
5.250	102.829	102.729	102.629	5.500	104.735	104.635	104.535	5.500	104.074	103.974	103.874	5.500	103.918	103.718	103.718	4.250	102.715	102.615	102.515	4.250	102.515	102.315	102.315
5.375	103.134	103.034	102.934	5.625	105.035	104.935	104.835	5.625	104.377	104.277	104.177	5.625	104.221	104.021	104.021	4.375	103.101	103.001	102.901	4.375	102.901	102.701	102.701
5.500	103.282	103.182	103.082	5.750	105.484	105.384	105.284	5.750	104.832	104.732	104.632	5.750	104.676	104.476	104.476	4.500	103.483	103.383	103.283	4.500	103.283	103.083	103.083
5.625	103.799	103.699	103.599	5.875	105.704	105.604	105.504	5.875	105.331	105.231	105.131	5.875	105.175	104.975	104.975	4.625	103.290	103.190	103.090	4.625	102.896	102.696	102.696
5.750	104.035	103.935	103.835	5.990	105.800	105.700	105.600	5.990	105.495	105.395	105.295	5.990	105.277	105.077	105.077	4.750	103.516	103.416	103.316	4.750	103.122	102.922	102.922
5.875	103.888	103.788	103.688	6.000	105.900	105.800	105.700	6.000	105.595	105.495	105.395	6.000	105.377	105.177	105.177	4.875	103.745	103.645	103.545	4.875	103.351	103.151	103.151
5.990	104.235	104.135	104.035	6.125	106.094	105.994	105.894	6.125	105.861	105.761	105.661	6.125	105.642	105.442	105.442	4.990	103.788	103.688	103.588	4.990	103.394	103.194	103.194
6.000	104.335	104.235	104.135	6.250	105.710	105.592	105.510	6.250	105.508	105.390	105.308	6.250	105.290	105.090	105.090	5.000	103.888	103.788	103.688	5.000	103.494	103.294	103.294
6.125	104.572	104.472	104.372	6.375	105.925	105.807	105.725	6.375	105.808	105.682	105.608	6.375	105.581	105.381	105.381	5.125	103.622	103.522	103.422	5.125	102.884	102.684	102.684
6.250	104.788	104.688	104.588	6.500	106.029	105.911	105.829	6.500	105.956	105.838	105.756	6.500	105.738	105.538	105.538	5.250	103.810	103.710	103.610	5.250	103.073	102.873	102.873
6.375	104.435	104.317	104.235	6.625	106.104	105.986	105.904	6.625	105.977	105.959	105.877	6.625	105.858	105.658	105.658	5.375	104.010	103.901	103.801	5.375	103.263	103.063	103.063



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.: 5/1/2019
45 Day Lock Exp.: 5/16/2019
60 Day Lock Exp.: 5/31/2019

W. Rate Sheet Dated: 4/1/2019

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	103.273	103.173	103.073	4.750	102.773	102.673	102.573	4.750	102.773	102.673	102.573	4.750	101.967	101.867	101.767	4.750	101.467	101.367	101.267
4.875	103.745	103.645	103.545	4.875	103.245	103.145	103.045	4.875	103.245	103.145	103.045	4.875	102.439	102.339	102.239	4.875	101.939	101.839	101.739
4.990	103.873	103.773	103.673	4.990	103.373	103.273	103.173	4.990	103.373	103.273	103.173	4.990	102.567	102.467	102.367	4.990	102.067	101.967	101.867
5.000	103.973	103.873	103.773	5.000	103.473	103.373	103.273	5.000	103.473	103.373	103.273	5.000	102.667	102.567	102.467	5.000	102.167	102.067	101.967
5.125	104.063	103.917	103.817	5.125	103.563	103.417	103.317	5.125	103.563	103.417	103.317	5.125	102.667	102.515	102.135	5.125	102.861	101.715	101.635
5.250	104.475	104.337	104.257	5.250	103.975	103.837	103.757	5.250	103.975	103.837	103.757	5.250	102.773	102.635	102.555	5.250	102.273	102.135	102.055
5.375	104.879	104.753	104.673	5.375	104.879	104.753	104.673	5.375	104.879	104.753	104.673	5.375	103.177	103.051	102.971	5.375	103.177	103.051	102.971
5.500	105.119	104.993	104.913	5.500	105.119	104.993	104.913	5.500	105.119	104.993	104.913	5.500	103.417	103.291	103.211	5.500	103.417	103.291	103.211
5.625	105.330	105.151	105.052	5.625	105.330	105.151	105.052	5.625	105.330	105.151	105.052	5.625	103.927	103.748	103.649	5.625	103.927	103.748	103.649
5.750	105.745	105.574	105.475	5.750	105.745	105.574	105.475	5.750	105.745	105.574	105.475	5.750	103.342	103.171	103.072	5.750	103.342	103.171	103.072
5.875	106.006	105.840	105.741	5.875	106.006	105.840	105.741	5.875	106.006	105.840	105.741	5.875	103.603	103.437	103.338	5.875	103.603	103.437	103.338
5.990	106.153	105.989	105.890	5.990	106.153	105.989	105.890	5.990	106.153	105.989	105.890	5.990	103.750	103.586	103.487	5.990	103.750	103.586	103.487
6.000	106.253	106.089	105.990	6.000	106.253	106.089	105.990	6.000	106.253	106.089	105.990	6.000	103.850	103.686	103.587	6.000	103.850	103.686	103.587
6.125	106.243	105.954	105.835	6.125	106.243	105.954	105.835	6.125	106.243	105.954	105.835	6.125	102.727	102.438	102.319	6.125	102.727	102.438	102.319
6.250	106.501	106.216	106.097	6.250	106.501	106.216	106.097	6.250	106.501	106.216	106.097	6.250	103.688	103.403	103.284	6.250	103.688	103.403	103.284
6.375	106.852	106.562	106.456	6.375	106.852	106.562	106.456	6.375	106.852	106.562	106.456	6.375	103.889	103.789	103.689	6.375	103.889	103.789	103.689
6.500	107.656	107.556	107.456	6.500	107.656	107.556	107.456	6.500	107.656	107.556	107.456	6.500	104.543	104.443	104.343	6.500	104.543	104.443	104.343
6.625	108.066	107.966	107.866	6.625	108.066	107.966	107.866	6.625	108.066	107.966	107.866	6.625	104.803	104.703	104.603	6.625	104.803	104.703	104.603
6.750	108.339	108.239	108.139	6.750	108.339	108.239	108.139	6.750	108.339	108.239	108.139	6.750	104.926	104.826	104.726	6.750	104.926	104.826	104.726
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	101.467	101.367	101.267	4.250	102.000	101.882	101.800	4.250	102.375	102.257	102.175	4.250	102.375	102.257	102.175	3.750	101.515	101.407	101.315
4.875	101.939	101.839	101.739	4.375	102.386	102.272	102.186	4.375	102.761	102.647	102.561	4.375	102.761	102.647	102.561	3.875	101.967	101.859	101.767
4.990	102.067	101.967	101.867	4.500	102.690	102.579	102.490	4.500	103.065	102.954	102.865	4.500	103.065	102.954	102.865	3.990	102.000	101.888	101.800
5.000	102.167	102.067	101.967	4.625	102.792	102.672	102.592	4.625	103.167	103.047	102.967	4.625	103.167	103.047	102.967	4.000	102.100	101.988	101.900
5.125	101.861	101.715	101.635	4.750	103.333	103.218	103.133	4.750	103.708	103.593	103.508	4.750	103.708	103.593	103.508	4.125	102.548	102.438	102.348
5.250	102.273	102.135	102.055	4.875	103.659	103.546	103.459	4.875	104.034	103.921	103.834	4.875	104.034	103.921	103.834	4.250	102.928	102.818	102.728
5.375	103.177	103.051	102.971	4.990	103.866	103.756	103.666	4.990	103.991	103.881	103.791	4.990	103.991	103.881	103.791	4.375	103.308	103.203	103.108
5.500	103.417	103.291	103.211	5.000	103.966	103.856	103.766	5.000	104.091	103.981	103.891	5.000	104.091	103.981	103.891	4.500	102.696	102.586	102.496
5.625	103.927	103.748	103.649	5.125	103.919	103.710	103.630	5.125	104.044	103.835	103.755	5.125	104.044	103.835	103.755	4.625	103.082	102.968	102.882
5.750	103.342	103.171	103.072	5.250	104.303	104.099	104.019	5.250	104.428	104.224	104.144	5.250	104.428	104.224	104.144	4.750	103.521	103.410	103.321
5.875	103.603	103.437	103.338	5.375	104.591	104.388	104.308	5.375	104.591	104.388	104.308	5.375	104.591	104.388	104.308	4.875	103.693	103.583	103.493
5.990	103.750	103.586	103.487	5.500	104.839	104.641	104.562	5.500	104.839	104.641	104.562	5.500	104.839	104.641	104.562	4.990	103.506	103.396	103.306
6.000	103.850	103.686	103.587	5.625	105.143	104.966	104.867	5.625	105.143	104.966	104.867	5.625	105.143	104.966	104.867	5.000	103.606	103.496	103.406
6.125	102.727	102.438	102.319	5.750	105.436	105.263	105.164	5.750	105.436	105.263	105.164	5.750	105.436	105.263	105.164	5.125	103.954	103.848	103.754
6.250	103.688	103.403	103.284	5.875	105.744	105.573	105.474	5.875	105.744	105.573	105.474	5.875	105.744	105.573	105.474	5.250	104.106	104.002	103.906
6.375	103.889	103.789	103.689	5.990	105.903	105.733	105.634	5.990	105.903	105.733	105.634	5.990	105.903	105.733	105.634	5.375	104.322	104.221	104.122
6.500	104.543	104.443	104.343	6.000	106.003	105.833	105.734	6.000	106.003	105.833	105.734	6.000	106.003	105.833	105.734	5.500	104.782	104.682	104.582
6.625	104.803	104.703	104.603	6.125	105.878	105.590	105.471	6.125	105.878	105.590	105.471	6.125	105.878	105.590	105.471	5.625	103.100	103.000	102.900
6.750	104.926	104.826	104.726	6.250	106.231	105.947	105.828	6.250	106.231	105.947	105.828	6.250	106.231	105.947	105.828	5.750	103.364	103.264	103.164
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	102.015	101.907	101.815	3.750	102.015	101.907	101.815	3.750	100.956	100.848	100.756	3.750	101.456	101.348	101.256	3.750	101.456	101.348	101.256
3.875	102.217	102.109	102.017	3.875	102.217	102.109	102.017	3.875	101.408	101.300	101.208	3.875	101.658	101.550	101.458	3.875	101.658	101.550	101.458
3.990	102.250	102.138	102.050	3.990	102.250	102.138	102.050	3.990	100.942	100.830	100.742	3.990	101.192	101.080	100.992	3.990	101.192	101.080	100.992
4.000	102.350	102.238	102.150	4.000	102.350	102.238	102.150	4.000	101.042	100.930	100.842	4.000	101.292	101.180	101.092	4.000	101.292	101.180	101.092
4.125	102.798	102.688	102.598	4.125	102.798	102.688	102.598	4.125	101.490	101.380	101.290	4.125	101.740	101.630	101.540	4.125	101.740	101.630	101.540
4.250	103.178	103.068	102.978	4.250	103.178	103.068	102.978	4.250	101.870	101.760	101.670	4.250	102.120	102.010	101.920	4.250	102.120	102.010	101.920
4.375	103.183	103.078	102.983	4.375	103.183	103.078	102.983	4.375	102.250	102.145	102.050	4.375	102.125	102.020	101.925	4.375	102.125	102.020	101.925
4.500	102.571	102.455	102.371	4.500	102.571	102.455	102.371	4.500	101.039	100.923	100.839	4.500	100.914	100.798	100.714	4.500	100.914	100.798	100.714
4.625	102.957	102.843	102.757	4.625	102.957	102.843	102.757	4.625	101.425	101.311	101.225	4.625	101.300	101.186	101.100	4.625	101.300	101.186	101.100
4.750	103.396	103.285	103.196	4.750	103.396														



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.:

5/1/2019

45 Day Lock Exp.:

5/16/2019

60 Day Lock Exp.:

5/31/2019

W. Rate Sheet Dated: 4/1/2019

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	103.320	103.220	103.120	4.250	102.124	102.010	101.924	3.750	101.567	101.467	101.367	4.750	102.012	101.912	101.812	3.750	101.010	100.910	100.810
4.875	103.786	103.686	103.586	4.375	102.508	102.397	102.308	3.875	102.013	101.913	101.813	4.875	102.478	102.378	102.278	3.875	101.456	101.356	101.256
4.990	103.901	103.801	103.701	4.500	102.808	102.702	102.608	3.990	102.052	101.952	101.852	4.990	102.593	102.493	102.393	3.990	101.002	100.902	100.802
5.000	104.001	103.901	103.801	4.625	102.872	102.743	102.672	4.000	102.152	102.052	101.952	5.000	102.693	102.593	102.493	4.000	101.102	101.002	100.902
5.125	104.101	103.991	103.901	4.750	103.405	103.282	103.205	4.125	102.595	102.495	102.395	5.125	102.401	102.291	102.201	4.125	101.545	101.445	101.345
5.250	104.507	104.404	104.307	4.875	103.725	103.606	103.525	4.250	102.973	102.873	102.773	5.250	102.807	102.704	102.607	4.250	101.923	101.823	101.723
5.375	104.907	104.805	104.707	4.990	103.929	103.811	103.729	4.375	103.347	103.247	103.147	5.375	103.207	103.105	103.007	4.375	102.297	102.197	102.097
5.500	105.137	105.037	104.937	5.000	104.029	103.911	103.829	4.500	102.705	102.605	102.505	5.500	103.437	103.337	103.237	4.500	101.048	100.948	100.848
5.625	105.350	105.187	105.086	5.125	104.005	103.832	103.753	4.625	103.088	102.988	102.888	5.625	102.963	102.800	102.699	4.625	101.431	101.331	101.231
5.750	105.759	105.599	105.502	5.250	104.385	104.216	104.137	4.750	103.521	103.421	103.321	5.750	103.372	103.212	103.115	4.750	101.864	101.764	101.664
5.875	106.017	105.860	105.765	5.375	104.668	104.502	104.423	4.875	103.693	103.593	103.493	5.875	103.630	103.473	103.378	4.875	102.036	101.936	101.836
5.990	106.163	106.008	105.915	5.500	104.914	104.750	104.673	4.990	103.612	103.512	103.336	5.990	103.776	103.621	103.528	4.990	101.705	101.605	101.429
6.000	106.263	106.108	106.015	5.625	105.244	105.082	104.982	5.000	103.712	103.612	103.436	6.000	103.876	103.721	103.628	5.000	101.805	101.705	101.529
6.125	106.263	106.038	105.919	5.750	105.534	105.373	105.276	5.125	104.057	103.957	103.782	6.125	102.809	102.584	102.465	5.125	102.150	102.050	101.875
6.250	106.518	106.295	106.178	5.875	105.836	105.678	105.583	5.250	104.205	104.105	103.932	6.250	103.705	103.482	103.365	5.250	102.298	102.198	102.025
6.375	106.937	106.837	106.737	5.990	105.994	105.836	105.742	5.375	104.419	104.319	104.147	6.375	103.974	103.874	103.774	5.375	102.512	102.412	102.240
6.500	107.194	107.094	106.994	6.000	106.094	105.936	105.842	5.500	102.797	102.697	102.597	6.500	104.081	103.981	103.881	5.500	100.640	100.540	100.440
6.625	107.662	107.562	107.462	6.125	105.918	105.693	105.574	5.625	103.110	103.010	102.910	6.625	104.399	104.299	104.199	5.625	100.953	100.853	100.753
6.750	107.993	107.893	107.793	6.250	106.269	106.045	105.928	5.750	103.371	103.271	103.171	6.750	104.580	104.480	104.380	5.750	101.214	101.114	101.014

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤ 80%	> 80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/1/2019

45 Day Lock Exp.:

5/16/2019

60 Day Lock Exp.:

5/31/2019

W. Rate Sheet Dated: 4/1/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	98.112	97.987	97.862	
3.875	98.429	98.304	98.179	
4.000	98.771	98.646	98.521	
4.125	99.131	99.006	98.881	
4.250	99.508	99.383	99.258	
4.375	99.845	99.720	99.595	
4.500	100.200	100.075	99.950	
4.625	100.559	100.434	100.309	
4.750	100.918	100.793	100.668	
4.875	101.242	101.117	100.992	
5.000	101.587	101.462	101.337	
5.125	101.932	101.807	101.682	
5.250	102.229	102.104	101.979	

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	97.639	97.514	97.389	
3.375	98.191	98.066	97.941	
3.500	98.746	98.621	98.496	
3.625	99.123	98.998	98.873	
3.750	99.553	99.428	99.303	
3.875	99.938	99.813	99.688	
4.000	100.298	100.173	100.048	
4.125	100.544	100.419	100.294	
4.250	100.874	100.749	100.624	
4.375	101.187	101.062	100.937	
4.500	101.407	101.282	101.157	

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	98.357	98.232	98.107	
3.375	98.845	98.720	98.595	
3.500	99.255	99.130	99.005	
3.625	99.639	99.514	99.389	
3.750	99.998	99.873	99.748	
3.875	100.406	100.281	100.156	
4.000	100.805	100.680	100.555	
4.125	101.070	100.945	100.820	
4.250	101.344	101.219	101.094	
4.375	101.595	101.470	101.345	
4.500	101.792	101.667	101.542	
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)