



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.: 5/2/2019

45 Day Lock Exp.: 5/17/2019

60 Day Lock Exp.: 6/3/2019

W. Rate Sheet Dated: 4/2/2019

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	101.330	101.180	101.030	3.750	100.863	100.713	100.563	2.375	96.557	96.407	96.257	3.125	97.322	97.172	97.022
3.875	101.871	101.721	101.571	3.875	101.289	101.139	100.989	2.500	97.050	96.900	96.750	3.250	97.987	97.837	97.687
4.000	102.398	102.248	102.098	4.000	101.657	101.507	101.357	2.625	97.543	97.393	97.243	3.375	98.380	98.230	98.080
4.125	102.920	102.770	102.620	4.125	102.042	101.892	101.742	2.750	98.668	98.518	98.368	3.500	98.733	98.583	98.433
4.250	102.464	102.355	102.255	4.250	101.980	101.870	101.770	2.875	99.153	99.003	98.853	3.625	99.057	98.907	98.757
4.375	102.933	102.823	102.723	4.375	102.338	102.229	102.129	3.000	99.640	99.490	99.340	Margin = 2.250		Index = 2.410	
4.500	103.364	103.254	103.154	4.500	102.810	102.701	102.601	3.125	100.120	99.970	99.820				
4.625	103.813	103.704	103.604	4.625	103.196	103.086	102.986	3.250	100.114	99.964	99.814				
4.750	103.938	103.838	103.738	4.750	102.540	102.440	102.340	3.375	100.587	100.437	100.287				
4.875	103.401	103.301	103.201	4.875	102.898	102.798	102.698	3.500	100.987	100.837	100.687				
5.000	103.794	103.694	103.594	5.000	103.371	103.271	103.171	3.625	101.363	101.213	101.063				
5.125	104.157	104.057	103.957	5.125	103.756	103.656	103.556	3.750	101.199	101.049	100.899				
5.250	103.670	103.570	103.470	5.250	103.241	103.141	103.041	3.875	101.603	101.453	101.303				
5.375	104.102	104.002	103.902	5.375	103.599	103.499	103.399	4.000	101.948	101.798	101.648				
5.500	104.495	104.395	104.295	5.500	104.071	103.971	103.871	4.125	102.311	102.161	102.011				
5.625	104.858	104.758	104.658	5.625	104.457	104.357	104.257	4.250	101.668	101.518	101.368				
5.750	104.840	104.740	104.583	5.750	104.285	104.185	104.029	4.375	102.003	101.853	101.703				
5.875	105.272	105.172	105.015	5.875	104.643	104.543	104.387	4.500	102.453	102.303	102.153				
6.000	105.664	105.564	105.408	6.000	105.116	105.016	104.860	4.625	102.816	102.666	102.516				

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	100.180	100.030	99.880	3.750	99.863	99.713	99.563	2.375	95.557	95.407	95.257	3.125	96.322	96.172	96.022
3.875	100.721	100.571	100.421	3.875	100.289	100.139	99.989	2.500	96.050	95.900	95.750	3.250	96.987	96.837	96.687
4.000	101.248	101.098	100.948	4.000	100.657	100.507	100.357	2.625	96.543	96.393	96.243	3.375	97.380	97.230	97.080
4.125	101.770	101.620	101.470	4.125	101.042	100.892	100.742	2.750	97.668	97.518	97.368	3.500	97.733	97.583	97.433
4.250	101.314	101.205	101.105	4.250	100.980	100.870	100.770	2.875	98.153	98.003	97.853	3.625	98.057	97.907	97.757
4.375	101.783	101.673	101.573	4.375	101.338	101.229	101.129	3.000	98.640	98.490	98.340	Margin = 2.250		Index = 2.410	
4.500	102.214	102.104	102.004	4.500	101.810	101.701	101.601	3.125	99.120	98.970	98.820	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.663	102.554	102.454	4.625	102.196	102.086	101.986	3.250	99.114	98.964	98.814	Rate	30 Day	45 Day	60 Day
4.750	102.788	102.688	102.588	4.750	101.540	101.440	101.340	3.375	99.587	99.437	99.287	4.500	101.064	100.814	100.564
4.875	102.251	102.151	102.051	4.875	101.898	101.798	101.698	3.500	99.987	99.837	99.687	4.625	101.513	101.263	101.013
5.000	102.644	102.544	102.444	5.000	102.371	102.271	102.171	3.625	100.363	100.213	100.063	4.750	100.669	100.419	100.169
5.125	103.007	102.907	102.807	5.125	102.756	102.656	102.556	3.750	100.199	100.049	99.899	4.875	101.101	100.851	100.601
5.250	102.520	102.420	102.320	5.250	102.241	102.141	102.041	3.875	100.603	100.453	100.303	5.000	101.494	101.244	100.994
5.375	102.952	102.852	102.752	5.375	102.599	102.499	102.399	4.000	100.948	100.798	100.648	5.125	101.857	101.607	101.357
5.500	103.345	103.245	103.145	5.500	103.071	102.971	102.871	4.125	101.311	101.161	101.011	5.250	101.370	101.120	100.870
5.625	103.708	103.608	103.508	5.625	103.457	103.357	103.257	4.250	100.668	100.518	100.368	5.375	102.000	101.750	101.500
5.750	103.690	103.590	103.493	5.750	103.285	103.185	103.029	4.375	101.003	100.853	100.703	5.500	102.250	102.000	101.750
5.875	104.122	104.022	103.865	5.875	103.643	103.543	103.387	4.500	101.453	101.303	101.153	5.625	102.500	102.250	102.000
6.000	104.514	104.414	104.258	6.000	104.116	104.016	103.860	4.625	101.816	101.666	101.516	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	102.461	102.211	101.961
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	

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	4/2/2019	4.750%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.500	98.314	98.064	97.814	
4.625	98.763	98.513	98.263	
4.750	97.919	97.669	97.419	
4.875	98.351	98.101	97.851	
5.000	98.744	98.494	98.244	
5.125	99.107	98.857	98.607	
5.250	98.620	98.370	98.120	
5.375	99.250	99.000	98.750	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
5.750	100.000	99.750	99.500	

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



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1-877-588-2706

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/2/2019

45 Day Lock Exp.:

5/17/2019

60 Day Lock Exp.:

6/3/2019

W. Rate Sheet Dated: 4/2/2019

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	100.080	99.930	99.780	3.750	99.613	99.463	99.313	2.375	93.057	92.907	92.757	3.125	95.63	95.485	95.335
3.875	100.621	100.471	100.321	3.875	100.039	99.889	99.739	2.500	93.550	93.400	93.250	3.250	96.99	96.837	96.687
4.000	101.148	100.998	100.848	4.000	100.407	100.257	100.107	2.625	94.043	93.893	93.743	3.375	97.38	97.230	97.080
4.125	101.670	101.520	101.370	4.125	100.792	100.642	100.492	2.750	96.980	96.830	96.680	3.500	97.73	97.583	97.433
4.250	101.277	101.167	101.067	4.250	100.792	100.683	100.583	2.875	97.465	97.315	97.165	3.625	98.06	97.907	97.757
4.375	101.745	101.636	101.536	4.375	101.151	101.041	100.941	3.000	97.952	97.802	97.652	Margin = 2.250		Index = 2.410	
4.500	102.176	102.067	101.967	4.500	101.623	101.514	101.414	3.125	98.432	98.282	98.132				
4.625	102.626	102.516	102.416	4.625	102.008	101.899	101.799	3.250	99.114	98.964	98.814				
4.750	102.845	102.745	102.645	4.750	101.446	101.346	101.246	3.375	99.587	99.437	99.287				
4.875	102.308	102.208	102.108	4.875	101.804	101.704	101.604	3.500	99.987	99.837	99.687				
5.000	102.700	102.600	102.500	5.000	102.277	102.177	102.077	3.625	100.363	100.213	100.063				
5.125	103.064	102.964	102.864	5.125	102.662	102.562	102.462	3.750	99.949	99.799	99.649				
5.250	102.358	102.258	102.158	5.250	101.928	101.828	101.728	3.875	100.353	100.203	100.053				
5.375	102.790	102.690	102.590	5.375	102.286	102.186	102.086	4.000	100.698	100.548	100.398				
5.500	103.182	103.082	102.982	5.500	102.759	102.659	102.559	4.125	101.061	100.911	100.761				
5.625	103.546	103.446	103.346	5.625	103.144	103.044	102.944	4.250	100.480	100.330	100.180				
5.750	102.965	102.865	102.765	5.750	102.410	102.310	102.154	4.375	100.816	100.666	100.516				
5.875	103.397	103.297	103.140	5.875	102.768	102.668	102.512	4.500	101.266	101.116	100.966				
6.000	103.789	103.689	103.533	6.000	103.241	103.141	102.985	4.625	101.629	101.479	101.329				

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	98.930	98.780	98.630	3.750	98.613	98.463	98.313	2.375	93.807	93.657	93.507	3.125	94.635	94.485	94.335
3.875	99.471	99.321	99.171	3.875	99.039	98.889	98.739	2.500	94.300	94.150	94.000	3.250	95.987	95.837	95.687
4.000	99.998	99.848	99.698	4.000	99.407	99.257	99.107	2.625	94.793	94.643	94.493	3.375	96.380	96.230	96.080
4.125	100.520	100.370	100.220	4.125	99.792	99.642	99.492	2.750	96.761	96.611	96.461	3.500	96.733	96.583	96.433
4.250	100.127	100.017	99.917	4.250	99.792	99.683	99.583	2.875	97.246	97.096	96.946	3.625	97.057	96.907	96.757
4.375	100.595	100.486	100.386	4.375	100.151	100.041	99.941	3.000	97.734	97.584	97.434	Margin = 2.250		Index = 2.410	
4.500	101.026	100.917	100.817	4.500	100.623	100.514	100.414	3.125	98.214	98.064	97.914	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.476	101.366	101.266	4.625	101.008	100.899	100.799	3.250	98.021	97.871	97.721	Rate	30 Day	45 Day	60 Day
4.750	101.695	101.595	101.495	4.750	100.446	100.346	100.246	3.375	98.493	98.343	98.193	4.500	99.876	99.626	99.376
4.875	101.158	101.058	100.958	4.875	100.804	100.704	100.604	3.500	98.893	98.743	98.593	4.625	100.326	100.076	99.826
5.000	101.550	101.450	101.350	5.000	101.277	101.177	101.077	3.625	99.269	99.119	98.969	4.750	99.576	99.326	99.076
5.125	101.914	101.814	101.714	5.125	101.662	101.562	101.462	3.750	98.949	98.799	98.649	4.875	100.008	99.758	99.508
5.250	101.208	101.108	101.008	5.250	100.928	100.828	100.728	3.875	99.353	99.203	99.053	5.000	100.400	100.150	99.900
5.375	101.640	101.540	101.440	5.375	101.286	101.186	101.086	4.000	99.698	99.548	99.398	5.125	100.764	100.514	100.264
5.500	102.032	101.932	101.832	5.500	101.759	101.659	101.559	4.125	100.061	99.911	99.761	5.250	100.058	99.808	99.558
5.625	102.396	102.296	102.196	5.625	102.144	102.044	101.944	4.250	99.105	98.955	98.805	5.375	100.688	100.438	100.188
5.750	101.815	101.715	101.615	5.750	101.410	101.310	101.210	4.375	99.441	99.291	99.141	5.500	100.938	100.688	100.438
5.875	102.247	102.147	102.047	5.875	101.768	101.668	101.568	4.500	99.891	99.741	99.591	5.625	101.188	100.938	100.688
6.000	102.639	102.539	102.439	6.000	102.241	102.141	102.041	4.625	100.254	100.104	99.954	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:	4/2/2019 4.750%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A
5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A
5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A
5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A
6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A
6.250	99.250	99.000	98.750	6.250	98.961	98.711	98.461
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	97.126	96.876	96.626	
4.625	97.576	97.326	97.076	
4.750	96.826	96.576	96.326	
4.875	97.258	97.008	96.758	
5.000	97.650	97.400	97.150	
5.125	98.014	97.764	97.514	
5.250	97.308	97.058	96.808	
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	
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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@afwwhole.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/2/2019
45 Day Lock Exp.: 5/17/2019
60 Day Lock Exp.: 6/3/2019

W. Rate Sheet Dated: 4/2/2019

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	101.881	101.781	101.681	4.375	100.995	100.895	100.795	4.375	100.808	100.708	100.608	4.375	101.023	100.923	100.823	4.375	100.137	100.037	99.937
4.500	102.375	102.275	102.175	4.500	101.540	101.440	101.340	4.500	101.353	101.253	101.153	4.500	101.535	101.435	101.335	4.500	100.700	100.600	100.500
4.625	102.755	102.655	102.555	4.625	101.960	101.860	101.760	4.625	101.772	101.672	101.572	4.625	101.789	101.689	101.589	4.625	100.994	100.894	100.794
4.750	102.888	102.788	102.688	4.750	102.489	102.389	102.289	4.750	102.485	102.385	102.285	4.750	101.994	101.894	101.794	4.750	101.595	101.495	101.395
4.875	103.276	103.176	103.076	4.875	102.929	102.829	102.729	4.875	102.929	102.829	102.729	4.875	102.393	102.293	102.193	4.875	102.046	101.946	101.846
4.990	103.579	103.479	103.379	4.990	103.277	103.177	103.077	4.990	103.277	103.177	103.077	4.990	102.756	102.656	102.556	4.990	102.454	102.354	102.254
5.000	103.679	103.579	103.479	5.000	103.377	103.277	103.177	5.000	103.377	103.277	103.177	5.000	102.856	102.756	102.656	5.000	102.554	102.454	102.354
5.125	103.960	103.860	103.760	5.125	103.687	103.587	103.487	5.125	103.687	103.587	103.487	5.125	102.761	102.661	102.561	5.125	102.488	102.388	102.288
5.250	104.285	104.185	104.085	5.250	104.120	104.020	103.920	5.250	104.210	104.110	104.010	5.250	103.219	103.119	103.019	5.250	103.054	102.954	102.854
5.375	104.576	104.476	104.376	5.375	104.451	104.351	104.251	5.375	104.544	104.444	104.344	5.375	103.362	103.262	103.162	5.375	103.237	103.137	103.037
5.500	104.824	104.724	104.624	5.500	104.725	104.625	104.525	5.500	104.819	104.719	104.619	5.500	103.787	103.687	103.587	5.500	103.688	103.588	103.488
5.625	105.071	104.971	104.871	5.625	105.030	104.930	104.830	5.625	105.065	104.965	104.865	5.625	103.720	103.620	103.520	5.625	103.679	103.579	103.479
5.750	105.719	105.619	105.519	5.750	105.845	105.745	105.645	5.750	105.904	105.804	105.704	5.750	103.937	103.837	103.737	5.750	103.937	103.837	103.737
5.875	105.897	105.797	105.697	5.875	106.185	106.085	105.985	5.875	106.247	106.147	106.047	5.875	103.783	103.683	103.583	5.875	103.783	103.683	103.583
5.990	106.003	105.903	105.803	5.990	106.364	106.264	106.164	5.990	106.427	106.327	106.227	5.990	104.131	104.031	103.931	5.990	104.131	104.031	103.931
6.000	106.103	106.003	105.903	6.000	106.464	106.364	106.264	6.000	106.527	106.427	106.327	6.000	104.231	104.131	104.031	6.000	104.231	104.131	104.031
6.125	106.229	106.129	106.029	6.125	106.731	106.631	106.531	6.125	106.793	106.693	106.593	6.125	104.469	104.369	104.269	6.125	104.469	104.369	104.269
6.250	106.345	106.245	106.145	6.250	106.932	106.832	106.732	6.250	106.995	106.895	106.795	6.250	104.687	104.587	104.487	6.250	104.687	104.587	104.487
6.375	106.214	106.094	106.014	6.375	106.870	106.746	106.670	6.375	106.901	106.781	106.701	6.375	102.325	102.205	102.125	6.375	102.325	102.201	102.125

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	99.950	99.850	99.750	4.625	102.728	102.628	102.528	4.625	102.240	102.140	102.040	4.625	102.177	102.077	101.977	3.375	99.912	99.812	99.712
4.500	100.513	100.413	100.313	4.750	103.114	103.014	102.914	4.750	102.198	102.098	101.998	4.750	102.135	102.035	101.935	3.500	100.317	100.217	100.117
4.625	100.806	100.706	100.606	4.875	103.485	103.385	103.285	4.875	102.616	102.516	102.416	4.875	102.554	102.454	102.354	3.625	100.742	100.642	100.542
4.750	101.591	101.491	101.391	4.990	103.614	103.514	103.414	4.990	102.944	102.844	102.744	4.990	102.882	102.782	102.682	3.750	101.019	100.919	100.819
4.875	102.046	101.946	101.846	5.000	103.714	103.614	103.514	5.000	103.044	102.944	102.844	5.000	102.982	102.882	102.782	3.875	101.399	101.299	101.199
4.990	102.454	102.354	102.254	5.125	103.952	103.852	103.752	5.125	103.365	103.265	103.165	5.125	103.302	103.202	103.102	3.990	101.728	101.628	101.528
5.000	102.554	102.454	102.354	5.250	104.349	104.249	104.149	5.250	103.434	103.334	103.234	5.250	103.278	103.178	103.078	4.000	101.828	101.728	101.628
5.125	102.488	102.388	102.288	5.375	104.541	104.441	104.341	5.375	103.707	103.607	103.507	5.375	103.551	103.451	103.351	4.125	102.250	102.150	102.050
5.250	103.144	103.044	102.944	5.500	104.750	104.650	104.550	5.500	103.970	103.870	103.770	5.500	103.813	103.713	103.613	4.250	102.637	102.537	102.437
5.375	103.330	103.230	103.130	5.625	104.931	104.831	104.731	5.625	104.212	104.112	104.012	5.625	104.039	103.939	103.839	4.375	103.029	102.929	102.829
5.500	103.782	103.682	103.582	5.750	105.375	105.275	105.175	5.750	104.623	104.523	104.423	5.750	104.409	104.309	104.209	4.500	103.418	103.318	103.218
5.625	103.714	103.614	103.514	5.875	105.597	105.497	105.397	5.875	105.224	105.124	105.024	5.875	105.005	104.905	104.805	4.625	103.252	103.152	103.052
5.750	103.937	103.837	103.737	5.990	105.693	105.593	105.493	5.990	105.391	105.291	105.191	5.990	105.173	105.073	104.973	4.750	103.453	103.353	103.253
5.875	103.783	103.683	103.583	6.000	105.793	105.693	105.593	6.000	105.491	105.391	105.291	6.000	105.273	105.173	105.073	4.875	103.684	103.584	103.484
5.990	104.131	104.031	103.931	6.125	105.988	105.888	105.788	6.125	105.755	105.655	105.555	6.125	105.536	105.436	105.336	4.990	103.731	103.631	103.531
6.000	104.231	104.131	104.031	6.250	105.598	105.478	105.398	6.250	105.396	105.276	105.196	6.250	105.178	105.078	104.978	5.000	103.831	103.731	103.631
6.125	104.469	104.369	104.269	6.375	105.814	105.694	105.614	6.375	105.689	105.569	105.489	6.375	105.470	105.370	105.270	5.125	103.559	103.459	103.359
6.250	104.687	104.587	104.487	6.500	105.916	105.796	105.716	6.500	105.846	105.726	105.646	6.500	105.628	105.528	105.428	5.250	103.750	103.650	103.550
6.375	102.325	102.205	102.125	6.625	105.995	105.875	105.795	6.625	105.968	105.848	105.768	6.625	105.749	105.649	105.549	5.375	103.941	103.841	103.741

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				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	Rate	30 Day	45 Day	60 Day
4.375	99.950	99.850	99.750	4.625	102.728	102.628	102.528	4.625	102.240	102.140	102.040	4.625	102.177	102.077	101.977	3.375	99.912	99.812	99.712	3.375	99.860	99.660	99.660
4.500	100.513	100.413	100.313	4.750	103.114	103.014	102.914	4.750	102.198	102.098	101.998	4.750	102.135	102.035	101.935	3.500	100.317	100.217	100.117	3.500	100.193	99.993	99.993
4.625	100.806	100.706	100.606	4.875	103.485	103.385	103.285	4.875	102.616	102.516	102.416	4.875	102.554	102.454	102.354	3.625	100.742	100.642	100.542	3.625	100.608	100.408	100.408
4.750	101.591	101.491	101.391	4.990	103.614	103.514	103.414	4.990	102.944	102.844	102.744	4.990	102.882	102.782	102.682	3.750	101.019	100.919	100.819	3.750	101.270	101.070	101.070
4.875	102.046	101.946	101.846	5.000	103.714	103.614	103.514	5.000	103.044	102.944	102.844	5.000	102.982	102.882	102.782	3.875	101.399	101.299	101.199	3.875	101.458	101.258	101.258
4.990	102.454	102.354	102.254	5.125	103.952	103.852	103.752	5.125	103.365	103.265	103.165	5.125	103.302	103.202	103.102	3.990	101.728	101.628	101.528	3.990	101.625	101.425	101.425
5.000	102.554	102.454	102.354	5.250	104.349	104.249	104.149	5.250	103.434	103.334	103.234	5.250	103.278	103.178	103.078	4.000	101.828	101.728	101.628	4.000	101.725	101.525	101.525
5.125	102.488	102.388	102.288	5.375	104.541	104.441	104.341	5.375	103.707	103.607	103.507	5.375	103.551	103.451	103.351	4.125	102.550	102.450	102.350	4.125	102.051	101.851	101.851
5.250	103.144	103.044	102.944	5.500	104.750	104.650	104.550	5.500	103.970	103.870	103.770	5.500	103.813	103.713	103.613	4.250	102.637	102.537	102.437	4.250	102.438	102.238	102.238
5.375	103.782	103.682	103.582	5.625	104.959	104.859	104.759	5.625	104.179	104.079	103.979	5.625	104.021	103.921	103.821	4.375	102.720	102.620	102.520	4.375	102.530	102.330	102.330
5.500	103.782	103.682	103.582	5.750	105.375	105.275	105.175	5.750	104.923	104.823	104.723	5.750	104.765	104.665	104.565	4.500	103.038	102.938	102.838	4.500	103.208	103.008	103.008
5.625	103.714	103.614	103.514	5.875	105.597	105.497	105.397	5.875	105.224	105.124	105.024	5.875	105.065	104.965	104.865	4.625	103.252	103.152	103.052	4.625	103.288	103.088	103.088
5.750	103.937	103.837	103.737	5.990	105.693	105.593	105.493	5.990	105.391	105.291	105.191	5.990	105.173	105.073	104.973	4.750	103.453	103.353	103.253	4.750	103.059	102.859	102.859
5.875	103.783	103.683	103.583	6.000	105.793	105.693	105.593	6.000	105.491	105.391	105.291	6.000	105.273	105.173	105.073	4.875	103.684	103.584	103.484	4.875	103.290	103.090	103.090
5.990	104.131	104.031	103.931	6.125	105.988	105.888	105.788	6.125	105.755	105.655	105.555	6.125	105.536	105.436	105.336	4.990	103.731	103.631	103.531	4.990	103.337	103.137	103.137
6.000	104.231	104.131	104.031	6.250	105.988	105.478	105.398	6.250	105.396	105.276	105.196	6.250	105.178	105.078	104.978	5.000	103.831	103.731	103.631	5.000	103.437	103.237	103.237
6.125	104.469	104.369	104.269	6.375	105.814	105.694	105.614	6.375	105.689	105.569	105.489	6.375	105.470	105.370	105.270	5.125	103.559	103.459	103.359	5.125	103.282	103.082	103.082
6.250	104.687	104.587	104.487	6.500	105.916	105.796	105.716	6.500	105.846	105.726	105.646	6.500	105.628	105.528	105.428	5.250	103.750	103.650	103.550	5.250	103.013	102.813	102.813
6.375	102.325	102.205	102.125	6.625	105.995	105.875	105.795	6.625	105.968	105.848	105.768	6.625	105.749	105.649	105.549	5.375	103.941	103.841	103.741	5.375	103.203	103.003	103.003



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.: 5/2/2019
45 Day Lock Exp.: 5/17/2019
60 Day Lock Exp.: 6/3/2019

W. Rate Sheet Dated: 4/2/2019

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	103.190	103.090	102.990	4.750	102.690	102.590	102.490	4.750	102.690	102.590	102.490	4.750	101.915	101.815	101.715	4.750	101.415	101.315	101.215
4.875	103.673	103.573	103.473	4.875	103.173	103.073	102.973	4.875	103.173	103.073	102.973	4.875	102.398	102.298	102.198	4.875	101.898	101.798	101.698
4.990	103.807	103.707	103.607	4.990	103.307	103.207	103.107	4.990	103.307	103.207	103.107	4.990	102.532	102.432	102.332	4.990	102.032	101.932	101.832
5.000	103.907	103.807	103.707	5.000	103.407	103.307	103.207	5.000	103.407	103.307	103.207	5.000	102.632	102.532	102.432	5.000	102.132	102.032	101.932
5.125	103.982	103.868	103.777	5.125	103.482	103.368	103.277	5.125	103.482	103.368	103.277	5.125	102.731	102.627	102.526	5.125	102.231	102.127	102.026
5.250	104.372	104.264	104.172	5.250	103.872	103.764	103.672	5.250	103.872	103.764	103.672	5.250	102.731	102.623	102.531	5.250	102.231	102.123	102.031
5.375	104.778	104.678	104.578	5.375	104.278	104.178	104.078	5.375	104.278	104.178	104.078	5.375	103.137	103.037	102.937	5.375	102.637	102.537	102.437
5.500	105.015	104.915	104.815	5.500	105.015	104.915	104.815	5.500	105.015	104.915	104.815	5.500	103.374	103.274	103.174	5.500	102.874	102.774	102.674
5.625	105.218	105.023	104.910	5.625	105.218	105.023	104.910	5.625	105.218	105.023	104.910	5.625	103.474	103.374	103.274	5.625	102.974	102.874	102.774
5.750	105.636	105.448	105.335	5.750	105.636	105.448	105.335	5.750	105.636	105.448	105.335	5.750	103.574	103.474	103.374	5.750	103.074	102.974	102.874
5.875	105.900	105.716	105.604	5.875	105.900	105.716	105.604	5.875	105.900	105.716	105.604	5.875	103.674	103.574	103.474	5.875	103.174	103.074	102.974
5.990	106.050	105.870	105.758	5.990	106.050	105.870	105.758	5.990	106.050	105.870	105.758	5.990	103.643	103.563	103.483	5.990	103.143	103.063	102.983
6.000	106.150	105.970	105.858	6.000	106.150	105.970	105.858	6.000	106.150	105.970	105.858	6.000	103.743	103.663	103.583	6.000	103.243	103.163	103.083
6.125	106.128	105.840	105.705	6.125	106.128	105.840	105.705	6.125	106.128	105.840	105.705	6.125	103.743	103.655	103.567	6.125	103.243	103.155	103.067
6.250	106.390	106.105	105.970	6.250	106.390	106.105	105.970	6.250	106.390	106.105	105.970	6.250	103.777	103.689	103.601	6.250	103.277	103.189	103.101
6.375	106.730	106.445	106.310	6.375	106.730	106.445	106.310	6.375	106.730	106.445	106.310	6.375	103.767	103.679	103.591	6.375	103.267	103.179	103.091
6.500	107.540	107.440	107.340	6.500	107.540	107.440	107.340	6.500	107.540	107.440	107.340	6.500	104.427	104.327	104.227	6.500	103.927	103.827	103.727
6.625	107.951	107.851	107.751	6.625	107.951	107.851	107.751	6.625	107.951	107.851	107.751	6.625	104.688	104.588	104.488	6.625	104.188	104.088	103.988
6.750	108.225	108.125	108.025	6.750	108.225	108.125	108.025	6.750	108.225	108.125	108.025	6.750	104.812	104.712	104.612	6.750	104.312	104.212	104.112
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	101.415	101.315	101.215	4.250	101.948	101.830	101.748	4.250	102.323	102.205	102.123	4.250	102.323	102.205	102.123	3.750	101.305	101.205	101.105
4.875	101.898	101.798	101.698	4.375	102.358	102.241	102.158	4.375	102.733	102.616	102.533	4.375	102.733	102.616	102.533	3.875	101.758	101.658	101.558
4.990	102.032	101.932	101.832	4.500	102.666	102.552	102.466	4.500	103.041	102.927	102.841	4.500	103.041	102.927	102.841	3.990	101.892	101.792	101.692
5.000	102.132	102.032	101.932	4.625	102.800	102.679	102.600	4.625	103.175	103.054	102.975	4.625	103.175	103.054	102.975	4.000	101.992	101.892	101.792
5.125	101.841	101.727	101.636	4.750	103.347	103.232	103.147	4.750	103.722	103.607	103.522	4.750	103.722	103.607	103.522	4.125	102.462	102.362	102.262
5.250	102.231	102.123	102.031	4.875	103.689	103.578	103.489	4.875	104.064	103.953	103.864	4.875	104.064	103.953	103.864	4.250	102.845	102.745	102.645
5.375	103.137	103.037	102.937	4.990	103.873	103.763	103.673	4.990	103.998	103.888	103.798	4.990	103.998	103.888	103.798	4.375	103.230	103.130	103.030
5.500	103.374	103.274	103.174	5.000	103.973	103.863	103.773	5.000	104.098	103.988	103.898	5.000	104.098	103.988	103.898	4.500	103.654	103.554	103.454
5.625	102.811	102.616	102.503	5.125	103.955	103.845	103.755	5.125	104.080	103.970	103.880	5.125	104.080	103.970	103.880	4.625	103.052	102.952	102.852
5.750	103.229	103.041	102.928	5.250	104.345	104.171	104.081	5.250	104.470	104.296	104.206	5.250	104.470	104.296	104.206	4.750	103.465	103.365	103.265
5.875	103.493	103.309	103.197	5.375	104.634	104.462	104.372	5.375	104.634	104.462	104.372	5.375	104.634	104.462	104.372	4.875	103.639	103.539	103.439
5.990	103.643	103.463	103.351	5.500	104.885	104.716	104.626	5.500	104.885	104.716	104.626	5.500	104.885	104.716	104.626	4.990	103.504	103.404	103.304
6.000	103.743	103.563	103.451	5.625	105.031	104.838	104.726	5.625	105.031	104.838	104.726	5.625	105.031	104.838	104.726	5.000	103.604	103.504	103.404
6.125	102.643	102.355	102.220	5.750	105.326	105.137	105.025	5.750	105.326	105.137	105.025	5.750	105.326	105.137	105.025	5.125	103.955	103.855	103.755
6.250	103.577	103.292	103.157	5.875	105.636	105.450	105.337	5.875	105.636	105.450	105.337	5.875	105.636	105.450	105.337	5.250	104.108	104.008	103.908
6.375	103.767	103.667	103.567	5.990	105.797	105.615	105.502	5.990	105.797	105.615	105.502	5.990	105.797	105.615	105.502	5.375	104.330	104.230	104.130
6.500	104.427	104.327	104.227	6.000	105.897	105.715	105.602	6.000	105.897	105.715	105.602	6.000	105.897	105.715	105.602	5.500	104.716	104.616	104.516
6.625	104.688	104.588	104.488	6.125	105.764	105.477	105.342	6.125	105.764	105.477	105.342	6.125	105.764	105.477	105.342	5.625	103.937	103.837	103.737
6.750	104.812	104.712	104.612	6.250	106.121	105.836	105.701	6.250	106.121	105.836	105.701	6.250	106.121	105.836	105.701	5.750	103.303	103.203	103.103
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	101.805	101.705	101.605	3.750	101.805	101.705	101.605	3.750	100.752	100.652	100.552	3.750	101.252	101.152	101.052	3.750	101.252	101.152	101.052
3.875	102.008	101.908	101.808	3.875	102.008	101.908	101.808	3.875	101.205	101.105	101.005	3.875	101.455	101.355	101.255	3.875	101.455	101.355	101.255
3.990	102.142	102.042	101.942	3.990	102.142	102.042	101.942	3.990	100.843	100.743	100.643	3.990	101.093	100.993	100.893	3.990	101.093	100.993	100.893
4.000	102.242	102.142	102.042	4.000	102.242	102.142	102.042	4.000	100.943	100.843	100.743	4.000	101.193	101.093	100.993	4.000	101.193	101.093	100.993
4.125	102.712	102.612	102.512	4.125	102.712	102.612	102.512	4.125	101.413	101.313	101.213	4.125	101.663	101.563	101.463	4.125	101.663	101.563	101.463
4.250	103.095	102.995	102.895	4.250	103.095	102.995	102.895	4.250	101.796	101.696	101.596	4.250	102.046	101.946	101.846	4.250	102.046	101.946	101.846
4.375	103.105	103.005	102.905	4.375	103.105	103.005	102.905	4.375	102.181	102.081	101.981	4.375	102.056	101.956	101.856	4.375	102.056	101.956	101.856
4.500	102.529	102.413	102.329	4.500	102.529	102.413	102.329	4.500	100.997	100.881	100.797	4.500	100.872	100.756	100.672	4.500	100.872	100.756	100.672
4.625	102.927	102.813	102.727	4.625	102.927	102.813	102.727	4.625	101.395	101.281	101.195	4.625	101.270	101.156	101.070	4.625	101.270	101.156	101.070
4.750	103.340	103.227	103.140	4.750	103.340</														



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.:

5/2/2019

45 Day Lock Exp.:

5/17/2019

60 Day Lock Exp.:

6/3/2019

W. Rate Sheet Dated: 4/2/2019

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	103.273	103.173	103.073	4.250	102.000	101.882	101.800	3.750	101.515	101.407	101.315	4.750	101.967	101.867	101.767	3.750	100.956	100.848	100.756
4.875	103.745	103.645	103.545	4.375	102.386	102.272	102.186	3.875	101.967	101.859	101.767	4.875	102.439	102.339	102.239	3.875	101.408	101.300	101.208
4.990	103.873	103.773	103.673	4.500	102.690	102.579	102.490	3.990	102.000	101.888	101.800	4.990	102.567	102.467	102.367	3.990	100.942	100.830	100.742
5.000	103.973	103.873	103.773	4.625	102.792	102.672	102.592	4.000	102.100	101.988	101.900	5.000	102.667	102.567	102.467	4.000	101.042	100.930	100.842
5.125	104.063	103.917	103.837	4.750	103.333	103.218	103.133	4.125	102.548	102.438	102.348	5.125	102.361	102.215	102.135	4.125	101.490	101.380	101.290
5.250	104.475	104.337	104.257	4.875	103.659	103.546	103.459	4.250	102.928	102.818	102.728	5.250	102.773	102.635	102.555	4.250	101.870	101.760	101.670
5.375	104.879	104.753	104.673	4.990	103.866	103.756	103.666	4.375	103.308	103.203	103.108	5.375	103.177	103.051	102.971	4.375	102.250	102.145	102.050
5.500	105.119	104.993	104.913	5.000	103.966	103.856	103.766	4.500	102.696	102.580	102.496	5.500	103.417	103.291	103.211	4.500	101.039	100.923	100.839
5.625	105.330	105.151	105.052	5.125	103.919	103.710	103.630	4.625	103.082	102.968	102.882	5.625	102.927	102.748	102.649	4.625	101.425	101.311	101.225
5.750	105.745	105.574	105.475	5.250	104.303	104.099	104.019	4.750	103.521	103.410	103.321	5.750	103.342	103.171	103.072	4.750	101.864	101.753	101.664
5.875	106.006	105.840	105.741	5.375	104.591	104.388	104.308	4.875	103.693	103.583	103.493	5.875	103.603	103.437	103.338	4.875	101.926	101.816	101.726
5.990	106.153	105.989	105.890	5.500	104.839	104.641	104.562	4.990	103.506	103.398	103.306	5.990	103.750	103.586	103.487	4.990	101.599	101.491	101.399
6.000	106.253	106.089	105.990	5.625	105.143	104.966	104.867	5.000	103.606	103.498	103.406	6.000	103.850	103.686	103.587	5.000	101.699	101.591	101.499
6.125	106.243	105.954	105.835	5.750	105.436	105.263	105.164	5.125	103.954	103.848	103.754	6.125	102.727	102.438	102.319	5.125	102.047	101.941	101.847
6.250	106.501	106.216	106.097	5.875	105.744	105.573	105.474	5.250	104.106	104.002	103.906	6.250	103.688	103.403	103.284	5.250	102.199	102.095	101.999
6.375	106.852	106.752	106.652	5.990	105.903	105.733	105.634	5.375	104.322	104.221	104.122	6.375	103.889	103.789	103.689	5.375	102.415	102.314	102.215
6.500	107.095	106.995	106.895	6.000	106.003	105.833	105.734	5.500	102.782	102.682	102.582	6.500	103.982	103.882	103.782	5.500	100.625	100.525	100.425
6.625	107.565	107.465	107.365	6.125	105.878	105.590	105.471	5.625	103.100	103.000	102.900	6.625	104.302	104.202	104.102	5.625	100.943	100.843	100.743
6.750	107.898	107.798	107.698	6.250	106.231	105.947	105.828	5.750	103.364	103.264	103.164	6.750	104.485	104.385	104.285	5.750	101.207	101.107	101.007

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.:

5/2/2019

45 Day Lock Exp.:

5/17/2019

60 Day Lock Exp.:

6/3/2019

W. Rate Sheet Dated: 4/2/2019

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)