



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.: 5/3/2019

45 Day Lock Exp.: 5/20/2019

60 Day Lock Exp.: 6/3/2019

W. Rate Sheet Dated: 4/3/2019

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	101.236	101.086	100.936	3.750	100.769	100.619	100.469	2.375	96.526	96.376	96.226	3.125	97.322	97.172	97.022
3.875	101.778	101.628	101.478	3.875	101.195	101.045	100.895	2.500	97.019	96.869	96.719	3.250	97.987	97.837	97.687
4.000	102.304	102.154	102.004	4.000	101.563	101.413	101.263	2.625	97.512	97.362	97.212	3.375	98.380	98.230	98.080
4.125	102.826	102.676	102.526	4.125	101.948	101.798	101.648	2.750	98.601	98.451	98.301	3.500	98.733	98.583	98.433
4.250	102.433	102.333	102.233	4.250	101.948	101.848	101.748	2.875	99.086	98.936	98.786	3.625	99.057	98.907	98.757
4.375	102.901	102.801	102.701	4.375	102.307	102.207	102.107	3.000	99.574	99.424	99.274	Margin = 2.250		Index = 2.410	
4.500	103.332	103.232	103.132	4.500	102.779	102.679	102.579	3.125	100.053	99.903	99.753				
4.625	103.782	103.682	103.582	4.625	103.165	103.065	102.965	3.250	100.110	99.960	99.810				
4.750	103.907	103.807	103.707	4.750	102.509	102.409	102.309	3.375	100.583	100.433	100.283				
4.875	103.370	103.270	103.170	4.875	102.867	102.767	102.667	3.500	100.983	100.833	100.683				
5.000	103.763	103.663	103.563	5.000	103.339	103.239	103.139	3.625	101.359	101.209	101.059				
5.125	104.126	104.026	103.926	5.125	103.725	103.625	103.525	3.750	101.207	101.057	100.907				
5.250	103.576	103.476	103.376	5.250	103.147	103.047	102.947	3.875	101.611	101.461	101.311				
5.375	104.008	103.908	103.808	5.375	103.505	103.405	103.305	4.000	101.956	101.806	101.656				
5.500	104.401	104.301	104.201	5.500	103.978	103.878	103.778	4.125	102.319	102.169	102.019				
5.625	104.764	104.664	104.564	5.625	104.363	104.263	104.163	4.250	101.699	101.549	101.399				
5.750	104.699	104.590	104.324	5.750	104.144	104.035	103.769	4.375	102.035	101.885	101.735				
5.875	105.131	105.022	104.756	5.875	104.503	104.393	104.128	4.500	102.485	102.335	102.185				
6.000	105.524	105.414	105.149	6.000	104.975	104.866	104.600	4.625	102.848	102.698	102.548				

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	100.086	99.936	99.786	3.750	99.769	99.619	99.469	2.375	95.526	95.376	95.226	3.125	96.322	96.172	96.022
3.875	100.628	100.478	100.328	3.875	100.195	100.045	99.895	2.500	96.019	95.869	95.719	3.250	96.987	96.837	96.687
4.000	101.154	101.004	100.854	4.000	100.563	100.413	100.263	2.625	96.512	96.362	96.212	3.375	97.380	97.230	97.080
4.125	101.676	101.526	101.376	4.125	100.948	100.798	100.648	2.750	97.601	97.451	97.301	3.500	97.733	97.583	97.433
4.250	101.283	101.183	101.083	4.250	100.948	100.848	100.748	2.875	98.086	97.936	97.786	3.625	98.057	97.907	97.757
4.375	101.751	101.651	101.551	4.375	101.307	101.207	101.107	3.000	98.574	98.424	98.274	Margin = 2.250		Index = 2.410	
4.500	102.182	102.082	101.982	4.500	101.779	101.679	101.579	3.125	99.053	98.903	98.753	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.632	102.532	102.432	4.625	102.165	102.065	101.965	3.250	99.110	98.960	98.810	Rate	30 Day	45 Day	60 Day
4.750	102.757	102.657	102.557	4.750	101.509	101.409	101.309	3.375	99.583	99.433	99.283	4.500	101.032	100.782	100.532
4.875	102.220	102.120	102.020	4.875	101.867	101.767	101.667	3.500	99.983	99.833	99.683	4.625	101.482	101.232	100.982
5.000	102.613	102.513	102.413	5.000	102.339	102.239	102.139	3.625	100.359	100.209	100.059	4.750	100.638	100.388	100.138
5.125	102.976	102.876	102.776	5.125	102.725	102.625	102.525	3.750	100.207	100.057	99.907	4.875	101.070	100.820	100.570
5.250	102.426	102.326	102.226	5.250	102.147	102.047	101.947	3.875	100.611	100.461	100.311	5.000	101.463	101.213	100.963
5.375	102.858	102.758	102.658	5.375	102.505	102.405	102.305	4.000	100.956	100.806	100.656	5.125	101.826	101.576	101.326
5.500	103.251	103.151	103.051	5.500	102.978	102.878	102.778	4.125	101.319	101.169	101.019	5.250	101.276	101.026	100.776
5.625	103.614	103.514	103.414	5.625	103.363	103.263	103.163	4.250	100.699	100.549	100.399	5.375	102.000	101.750	101.500
5.750	103.549	103.440	103.174	5.750	103.144	103.035	102.769	4.375	101.035	100.885	100.735	5.500	102.250	102.000	101.750
5.875	103.981	103.872	103.606	5.875	103.503	103.393	103.128	4.500	101.485	101.335	101.185	5.625	102.500	102.250	102.000
6.000	104.374	104.264	103.999	6.000	103.975	103.866	103.600	4.625	101.848	101.698	101.548	5.750	102.750	102.500	102.234

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	102.321	102.071	101.821
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	98.282	98.032	97.782	
4.625	98.732	98.482	98.232	
4.750	97.888	97.638	97.388	
4.875	98.320	98.070	97.820	
5.000	98.713	98.463	98.213	
5.125	99.076	98.826	98.576	
5.250	98.526	98.276	98.026	
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	99.484	

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)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/3/2019

45 Day Lock Exp.:

5/20/2019

60 Day Lock Exp.:

6/3/2019

W. Rate Sheet Dated: 4/3/2019

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	99.986	99.836	99.686	3.750	99.519	99.369	99.219	2.375	93.026	92.876	92.726	3.125	95.63	95.485	95.335
3.875	100.528	100.378	100.228	3.875	99.945	99.795	99.645	2.500	93.519	93.369	93.219	3.250	96.99	96.837	96.687
4.000	101.054	100.904	100.754	4.000	100.313	100.163	100.013	2.625	94.012	93.862	93.712	3.375	97.38	97.230	97.080
4.125	101.576	101.426	101.276	4.125	100.698	100.548	100.398	2.750	96.914	96.764	96.614	3.500	97.73	97.583	97.433
4.250	101.246	101.146	101.046	4.250	100.761	100.661	100.561	2.875	97.399	97.249	97.099	3.625	98.06	97.907	97.757
4.375	101.714	101.614	101.514	4.375	101.119	101.019	100.919	3.000	97.886	97.736	97.586	Margin = 2.250		Index = 2.410	
4.500	102.145	102.045	101.945	4.500	101.592	101.492	101.392	3.125	98.366	98.216	98.066				
4.625	102.595	102.495	102.395	4.625	101.977	101.877	101.777	3.250	99.110	98.960	98.810				
4.750	102.813	102.713	102.613	4.750	101.415	101.315	101.215	3.375	99.583	99.433	99.283				
4.875	102.276	102.176	102.076	4.875	101.773	101.673	101.573	3.500	99.983	99.833	99.683				
5.000	102.669	102.569	102.469	5.000	102.246	102.146	102.046	3.625	100.359	100.209	100.059				
5.125	103.032	102.932	102.832	5.125	102.631	102.531	102.431	3.750	99.957	99.807	99.657				
5.250	102.264	102.164	102.064	5.250	101.834	101.734	101.634	3.875	100.361	100.211	100.061				
5.375	102.696	102.596	102.496	5.375	102.193	102.093	101.993	4.000	100.706	100.556	100.406				
5.500	103.088	102.988	102.888	5.500	102.665	102.565	102.465	4.125	101.069	100.919	100.769				
5.625	103.452	103.352	103.252	5.625	103.050	102.950	102.850	4.250	100.511	100.361	100.211				
5.750	102.824	102.715	102.615	5.750	102.269	102.169	102.069	4.375	100.847	100.697	100.547				
5.875	103.256	103.147	103.047	5.875	102.628	102.518	102.408	4.500	101.297	101.147	101.007				
6.000	103.649	103.539	103.429	6.000	103.100	102.991	102.881	4.625	101.660	101.510	101.360				

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	98.836	98.686	98.536	3.750	98.519	98.369	98.219	2.375	93.776	93.626	93.476	3.125	94.635	94.485	94.335
3.875	99.378	99.228	99.078	3.875	98.945	98.795	98.645	2.500	94.269	94.119	93.969	3.250	95.987	95.837	95.687
4.000	99.904	99.754	99.604	4.000	99.313	99.163	99.013	2.625	94.762	94.612	94.462	3.375	96.380	96.230	96.080
4.125	100.426	100.276	100.126	4.125	99.698	99.548	99.398	2.750	96.695	96.545	96.395	3.500	96.733	96.583	96.433
4.250	100.096	99.996	99.896	4.250	99.761	99.661	99.561	2.875	97.180	97.030	96.880	3.625	97.057	96.907	96.757
4.375	100.564	100.464	100.364	4.375	100.119	100.019	99.919	3.000	97.667	97.517	97.367	Margin = 2.250		Index = 2.410	
4.500	100.995	100.895	100.795	4.500	100.592	100.492	100.392	3.125	98.147	97.997	97.847	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.445	101.345	101.245	4.625	100.977	100.877	100.777	3.250	98.017	97.867	97.717	Rate	30 Day	45 Day	60 Day
4.750	101.663	101.563	101.463	4.750	100.415	100.315	100.215	3.375	98.489	98.339	98.189	4.500	99.845	99.595	99.345
4.875	101.126	101.026	100.926	4.875	100.773	100.673	100.573	3.500	98.889	98.739	98.589	4.625	100.295	100.045	99.795
5.000	101.519	101.419	101.319	5.000	101.246	101.146	101.046	3.625	99.265	99.115	98.965	4.750	99.544	99.294	99.044
5.125	101.882	101.782	101.682	5.125	101.631	101.531	101.431	3.750	98.957	98.807	98.657	4.875	99.976	99.726	99.476
5.250	101.114	101.014	100.914	5.250	100.834	100.734	100.634	3.875	99.361	99.211	99.061	5.000	100.369	100.119	99.869
5.375	101.546	101.446	101.346	5.375	101.193	101.093	100.993	4.000	99.706	99.556	99.406	5.125	100.732	100.482	100.232
5.500	101.938	101.838	101.738	5.500	101.665	101.565	101.465	4.125	100.069	99.919	99.769	5.250	99.964	99.714	99.464
5.625	102.302	102.202	102.102	5.625	102.050	101.950	101.850	4.250	99.136	98.986	98.836	5.375	100.688	100.438	100.188
5.750	101.674	101.565	101.299	5.750	101.269	101.160	100.894	4.375	99.472	99.322	99.172	5.500	100.937	100.687	100.437
5.875	102.106	101.997	101.731	5.875	101.628	101.518	101.253	4.500	99.922	99.772	99.622	5.625	101.188	100.938	100.688
6.000	102.499	102.389	102.124	6.000	102.100	101.991	101.725	4.625	100.285	100.135	99.985	5.750	100.875	100.625	100.359

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:	4/3/2019 5.000%

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	98.821	98.571	98.321
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	97.095	96.845	96.595	
4.625	97.545	97.295	97.045	
4.750	96.794	96.544	96.294	
4.875	97.226	96.976	96.726	
5.000	97.619	97.369	97.119	
5.125	97.982	97.732	97.482	
5.250	97.214	96.964	96.714	
5.375	97.938	97.688	97.438	
5.500	98.187	97.937	97.687	
5.625	98.438	98.188	97.938	
5.750	98.125	97.875	97.609	

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)	



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Lockdesk Phone:

Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/3/2019

45 Day Lock Exp.:

5/20/2019

60 Day Lock Exp.:

6/3/2019

W. Rate Sheet Dated: 4/3/2019

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	101.797	101.697	101.597	4.375	100.881	100.781	100.681	4.375	100.694	100.594	100.494	4.375	100.909	100.809	100.709	4.375	99.993	99.893	99.793
4.500	102.286	102.186	102.086	4.500	101.421	101.321	101.221	4.500	101.234	101.134	101.034	4.500	101.418	101.318	101.218	4.500	100.553	100.453	100.353
4.625	102.637	102.537	102.437	4.625	101.841	101.741	101.641	4.625	101.654	101.554	101.453	4.625	101.671	101.571	101.471	4.625	100.875	100.775	100.675
4.750	102.864	102.764	102.664	4.750	102.435	102.335	102.235	4.750	102.431	102.331	102.231	4.750	101.874	101.774	101.674	4.750	101.445	101.345	101.245
4.875	103.251	103.151	103.051	4.875	102.872	102.772	102.672	4.875	102.872	102.772	102.672	4.875	102.337	102.237	102.137	4.875	101.958	101.858	101.758
4.990	103.552	103.452	103.352	4.990	103.218	103.118	103.018	4.990	103.218	103.118	103.018	4.990	102.699	102.599	102.499	4.990	102.365	102.265	102.165
5.000	103.652	103.552	103.452	5.000	103.318	103.218	103.118	5.000	103.318	103.218	103.118	5.000	102.799	102.699	102.599	5.000	102.465	102.365	102.265
5.125	103.899	103.799	103.699	5.125	103.630	103.530	103.430	5.125	103.630	103.530	103.430	5.125	102.700	102.600	102.500	5.125	102.431	102.331	102.231
5.250	104.268	104.168	104.068	5.250	104.102	104.002	103.902	5.250	104.193	104.093	103.993	5.250	103.160	103.060	102.960	5.250	102.994	102.894	102.794
5.375	104.558	104.458	104.358	5.375	104.432	104.332	104.232	5.375	104.526	104.426	104.326	5.375	103.342	103.242	103.142	5.375	103.216	103.116	103.016
5.500	104.804	104.704	104.604	5.500	104.705	104.605	104.505	5.500	104.799	104.699	104.599	5.500	103.767	103.667	103.567	5.500	103.668	103.568	103.468
5.625	104.894	104.794	104.694	5.625	104.938	104.838	104.738	5.625	105.032	104.932	104.832	5.625	103.699	103.599	103.499	5.625	103.699	103.599	103.499
5.750	105.460	105.360	105.260	5.750	105.707	105.607	105.507	5.750	105.765	105.665	105.565	5.750	103.916	103.816	103.716	5.750	103.916	103.816	103.716
5.875	105.637	105.537	105.437	5.875	106.045	105.945	105.845	5.875	106.108	106.008	105.908	5.875	103.643	103.543	103.443	5.875	103.643	103.543	103.443
5.990	105.742	105.642	105.542	5.990	106.223	106.123	106.023	5.990	106.286	106.186	106.086	5.990	103.992	103.892	103.792	5.990	103.992	103.892	103.792
6.000	105.842	105.742	105.642	6.000	106.323	106.223	106.123	6.000	106.386	106.286	106.186	6.000	104.092	103.992	103.892	6.000	104.092	103.992	103.892
6.125	105.971	105.871	105.771	6.125	106.592	106.492	106.392	6.125	106.654	106.554	106.454	6.125	104.327	104.227	104.127	6.125	104.327	104.227	104.127
6.250	106.086	105.986	105.886	6.250	106.789	106.689	106.589	6.250	106.852	106.752	106.652	6.250	104.548	104.448	104.348	6.250	104.548	104.448	104.348
6.375	105.929	105.808	105.729	6.375	106.705	106.579	106.505	6.375	106.736	106.615	106.536	6.375	102.160	102.039	101.960	6.375	102.160	102.039	101.960

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	99.806	99.706	99.606	4.625	102.626	102.526	102.426	4.625	102.121	102.021	101.921	4.625	102.058	101.858	101.858	3.375	99.830	99.730	99.630
4.500	100.366	100.266	100.166	4.750	103.060	102.960	102.860	4.750	102.143	102.043	101.943	4.750	102.080	101.880	101.880	3.500	100.271	100.171	100.071
4.625	100.687	100.587	100.487	4.875	103.429	103.329	103.229	4.875	102.559	102.459	102.359	4.875	102.496	102.296	102.296	3.625	100.694	100.594	100.494
4.750	101.441	101.341	101.241	4.990	103.557	103.457	103.357	4.990	102.884	102.784	102.684	4.990	102.822	102.622	102.622	3.750	100.994	100.894	100.794
4.875	101.958	101.858	101.758	5.000	103.657	103.557	103.457	5.000	102.984	102.884	102.784	5.000	102.922	102.722	102.722	3.875	101.387	101.287	101.187
4.990	102.365	102.265	102.165	5.125	103.898	103.798	103.698	5.125	103.306	103.206	103.106	5.125	103.244	103.044	103.044	3.990	101.713	101.613	101.513
5.000	102.465	102.365	102.265	5.250	104.331	104.231	104.131	5.250	103.417	103.317	103.217	5.250	103.261	103.061	103.061	4.000	101.813	101.713	101.613
5.125	102.431	102.331	102.231	5.375	104.522	104.422	104.322	5.375	103.688	103.588	103.488	5.375	103.532	103.332	103.332	4.125	102.233	102.133	102.033
5.250	103.085	102.985	102.885	5.500	104.730	104.630	104.530	5.500	103.949	103.849	103.749	5.500	103.793	103.593	103.593	4.250	102.618	102.518	102.418
5.375	103.310	103.210	103.110	5.625	104.898	104.798	104.698	5.625	104.178	104.078	103.978	5.625	104.021	103.821	103.821	4.375	103.010	102.910	102.810
5.500	103.762	103.662	103.562	5.750	105.236	105.136	105.036	5.750	104.784	104.684	104.584	5.750	104.566	104.366	104.366	4.500	103.397	103.297	103.197
5.625	103.699	103.599	103.499	5.875	105.458	105.358	105.258	5.875	105.084	104.984	104.884	5.875	104.865	104.665	104.665	4.625	103.219	103.119	103.019
5.750	103.916	103.816	103.716	5.990	105.554	105.454	105.354	5.990	105.250	105.150	105.050	5.990	105.031	104.831	104.831	4.750	103.418	103.318	103.218
5.875	103.643	103.543	103.443	6.000	105.654	105.554	105.454	6.000	105.350	105.250	105.150	6.000	105.131	104.931	104.931	4.875	103.648	103.548	103.448
5.990	103.992	103.892	103.792	6.125	105.849	105.749	105.649	6.125	105.616	105.516	105.416	6.125	105.398	105.198	105.198	4.990	103.694	103.594	103.494
6.000	104.092	103.992	103.892	6.250	105.434	105.334	105.234	6.250	105.232	105.132	105.032	6.250	105.014	104.814	104.814	5.000	103.794	103.694	103.594
6.125	104.327	104.227	104.127	6.375	105.649	105.549	105.449	6.375	105.324	105.224	105.124	6.375	105.305	105.105	105.105	5.125	103.524	103.424	103.324
6.250	104.548	104.448	104.348	6.500	105.753	105.653	105.553	6.500	105.680	105.580	105.480	6.500	105.461	105.261	105.261	5.250	103.713	103.613	103.513
6.375	102.160	102.039	101.960	6.625	105.831	105.731	105.631	6.625	105.804	105.683	105.604	6.625	105.585	105.385	105.385	5.375	103.905	103.805	103.705

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	99.806	99.706	99.606	4.625	102.626	102.526	102.426	4.625	102.121	102.021	101.921	4.625	102.058	101.858	101.858	3.375	99.830	99.730	99.630	3.375	99.778	99.578	99.578
4.500	100.366	100.266	100.166	4.750	103.060	102.960	102.860	4.750	102.143	102.043	101.943	4.750	102.080	101.880	101.880	3.500	100.271	100.171	100.071	3.500	100.147	99.947	99.947
4.625	100.687	100.587	100.487	4.875	103.429	103.329	103.229	4.875	102.559	102.459	102.359	4.875	102.496	102.296	102.296	3.625	100.694	100.594	100.494	3.625	100.560	100.360	100.360
4.750	101.441	101.341	101.241	4.990	103.557	103.457	103.357	4.990	102.884	102.784	102.684	4.990	102.822	102.622	102.622	3.750	100.994	100.894	100.794	3.750	101.260	101.060	101.060
4.875	101.958	101.858	101.758	5.000	103.657	103.557	103.457	5.000	102.984	102.884	102.784	5.000	102.922	102.722	102.722	3.875	101.387	101.287	101.187	3.875	101.443	101.243	101.243
4.990	102.365	102.265	102.165	5.125	103.898	103.798	103.698	5.125	103.306	103.206	103.106	5.125	103.244	103.044	103.044	3.990	101.713	101.613	101.513	3.990	101.609	101.409	101.409
5.000	102.465	102.365	102.265	5.250	104.331	104.231	104.131	5.250	103.417	103.317	103.217	5.250	103.351	103.151	103.151	4.000	101.813	101.713	101.613	4.000	101.709	101.509	101.509
5.125	102.431	102.331	102.231	5.375	104.522	104.422	104.322	5.375	103.688	103.588	103.488	5.375	103.532	103.332	103.332	4.125	102.233	102.133	102.033	4.125	102.094	101.894	101.894
5.250	103.085	102.985	102.885	5.500	104.730	104.630	104.530	5.500	103.949	103.849	103.749	5.500	103.793	103.593	103.593	4.250	102.618	102.518	102.418	4.250	102.418	102.218	102.218
5.375	103.613	103.513	103.413	5.625	104.943	104.843	104.743	5.625	104.213	104.113	104.013	5.625	104.057	103.857	103.857	4.375	103.030	102.930	102.830	4.375	102.830	102.630	102.630
5.500	103.762	103.662	103.562	5.750	105.136	105.036	104.936	5.750	104.784	104.684	104.584	5.750	104.566	104.366	104.366	4.500	103.397	103.297	103.197	4.500	103.188	102.988	102.988
5.625	103.699	103.599	103.499	5.875	105.458	105.358	105.258	5.875	105.084	104.984	104.884	5.875	104.865	104.665	104.665	4.625	103.219	103.119	103.019	4.625	102.795	102.595	102.595
5.750	103.916	103.816	103.716	5.990	105.554	105.454	105.354	5.990	105.250	105.150	105.050	5.990	105.031	104.831	104.831	4.750	103.418	103.318	103.218	4.750	102.024	101.824	101.824
5.875	103.643	103.543	103.443	6.000	106.054	105.954	105.854	6.000	105.350	105.250	105.150	6.000	105.131	104.931	104.931	4.875	103.648	103.548	103.448	4.875	103.254	103.054	103.054
5.990	103.992	103.892	103.792	6.125	105.849	105.749	105.649	6.125	105.616	105.516	105.416	6.125	105.398	105.198	105.198	4.990	103.694	103.594	103.494	4.990	103.300	103.100	103.100
6.000	104.092	103.992	103.892	6.250	104.434	104.334	104.234	6.250	105.232	105.111	105.032	6.250	105.014	104.814	104.814	5.000	103.794	103.694	103.594	5.000	103.400	103.200	103.200
6.125	104.327	104.227	104.127	6.375	105.649	105.528	105.449	6.375	105.524	105.403	105.324	6.375	105.305	105.105	105.105	5.125	103.524	103.424	103.324	5.125	102.786	102.586	102.586
6.250	104.548	104.448	104.348	6.500	105.753	105.632	105.553	6.500	105.680	105.559	105.480	6.500	105.461	105.261	105.261	5.250	103.713	103.613	103.513	5.250	102.976	102.776	102.776
6.375	102.160	102.039	101.960	6.625	105.831	105.710	105.631	6.625	105.804	105.683	105.604	6.625	105.585	105.385	105.385	5.375	103.905	103.805	103.705	5.375	103.167	102.967	102.967



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.: 5/3/2019
45 Day Lock Exp.: 5/20/2019
60 Day Lock Exp.: 6/3/2019

W. Rate Sheet Dated: 4/3/2019

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	103.114	103.014	102.914	4.750	102.614	102.514	102.414	4.750	102.614	102.514	102.414	4.750	101.836	101.736	101.636	4.750	101.336	101.236	101.136
4.875	103.598	103.498	103.398	4.875	103.098	102.998	102.898	4.875	103.098	102.998	102.898	4.875	102.320	102.220	102.120	4.875	101.820	101.720	101.620
4.990	103.775	103.675	103.575	4.990	103.275	103.175	103.075	4.990	103.275	103.175	103.075	4.990	102.497	102.397	102.297	4.990	101.997	101.897	101.797
5.000	103.875	103.775	103.675	5.000	103.375	103.275	103.175	5.000	103.375	103.275	103.175	5.000	102.597	102.497	102.397	5.000	102.097	101.997	101.897
5.125	103.929	103.820	103.729	5.125	103.429	103.320	103.229	5.125	103.429	103.320	103.229	5.125	102.555	102.456	102.355	5.125	101.755	101.646	101.555
5.250	104.325	104.220	104.125	5.250	103.825	103.720	103.625	5.250	103.825	103.720	103.625	5.250	102.651	102.546	102.451	5.250	102.151	102.046	101.951
5.375	104.765	104.665	104.565	5.375	104.265	104.165	104.065	5.375	104.265	104.165	104.065	5.375	103.091	102.991	102.891	5.375	103.091	102.991	102.891
5.500	105.016	104.916	104.816	5.500	105.016	104.916	104.816	5.500	105.016	104.916	104.816	5.500	103.342	103.242	103.142	5.500	103.342	103.242	103.142
5.625	105.067	104.876	104.783	5.625	105.067	104.876	104.783	5.625	105.067	104.876	104.783	5.625	102.652	102.461	102.368	5.625	102.652	102.461	102.368
5.750	105.491	105.305	105.212	5.750	105.491	105.305	105.212	5.750	105.491	105.305	105.212	5.750	103.076	102.890	102.797	5.750	103.076	102.890	102.797
5.875	105.755	105.572	105.479	5.875	105.755	105.572	105.479	5.875	105.755	105.572	105.479	5.875	103.340	103.157	103.064	5.875	103.340	103.157	103.064
5.990	105.903	105.723	105.630	5.990	105.903	105.723	105.630	5.990	105.903	105.723	105.630	5.990	103.488	103.308	103.215	5.990	103.488	103.308	103.215
6.000	106.003	105.823	105.730	6.000	106.003	105.823	105.730	6.000	106.003	105.823	105.730	6.000	103.588	103.408	103.315	6.000	103.588	103.408	103.315
6.125	105.980	105.676	105.564	6.125	105.980	105.676	105.564	6.125	105.980	105.676	105.564	6.125	102.480	102.176	102.064	6.125	102.480	102.176	102.064
6.250	106.231	105.929	105.818	6.250	106.231	105.929	105.818	6.250	106.231	105.929	105.818	6.250	103.418	103.116	103.005	6.250	103.418	103.116	103.005
6.375	106.542	106.442	106.342	6.375	106.542	106.442	106.342	6.375	106.542	106.442	106.342	6.375	103.579	103.479	103.379	6.375	103.579	103.479	103.379
6.500	107.389	107.289	107.189	6.500	107.389	107.289	107.189	6.500	107.389	107.289	107.189	6.500	104.276	104.176	104.076	6.500	104.276	104.176	104.076
6.625	107.801	107.701	107.601	6.625	107.801	107.701	107.601	6.625	107.801	107.701	107.601	6.625	104.538	104.438	104.338	6.625	104.538	104.438	104.338
6.750	108.076	107.976	107.876	6.750	108.076	107.976	107.876	6.750	108.076	107.976	107.876	6.750	104.663	104.563	104.463	6.750	104.663	104.563	104.463
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	101.336	101.236	101.136	4.250	101.911	101.801	101.711	4.250	102.286	102.176	102.086	4.250	102.286	102.176	102.086	3.750	101.256	101.156	101.056
4.875	101.820	101.720	101.620	4.375	102.324	102.216	102.124	4.375	102.699	102.591	102.499	4.375	102.699	102.591	102.499	3.875	101.705	101.605	101.505
4.990	101.997	101.897	101.797	4.500	102.634	102.526	102.434	4.500	103.009	102.901	102.809	4.500	103.009	102.901	102.809	3.990	101.884	101.782	101.684
5.000	102.097	101.997	101.897	4.625	102.801	102.701	102.601	4.625	103.176	103.076	102.976	4.625	103.176	103.076	102.976	4.000	101.984	101.882	101.784
5.125	101.755	101.646	101.555	4.750	103.374	103.274	103.174	4.750	103.749	103.649	103.549	4.750	103.749	103.649	103.549	4.125	102.515	102.415	102.315
5.250	102.151	102.046	101.951	4.875	103.719	103.619	103.519	4.875	104.094	103.994	103.894	4.875	104.094	103.994	103.894	4.250	102.845	102.745	102.645
5.375	103.091	102.991	102.891	4.990	103.903	103.803	103.703	4.990	104.028	103.928	103.828	4.990	104.028	103.928	103.828	4.375	103.244	103.143	103.044
5.500	103.342	103.242	103.142	5.000	104.003	103.903	103.803	5.000	104.128	104.028	103.928	5.000	104.128	104.028	103.928	4.500	103.617	103.517	103.417
5.625	102.652	102.461	102.368	5.125	103.887	103.715	103.641	5.125	104.012	103.840	103.766	5.125	104.012	103.840	103.766	4.625	103.020	102.920	102.820
5.750	103.076	102.890	102.797	5.250	104.299	104.129	104.055	5.250	104.424	104.254	104.180	5.250	104.424	104.254	104.180	4.750	103.432	103.332	103.232
5.875	103.340	103.157	102.964	5.375	104.698	104.530	104.456	5.375	104.698	104.530	104.456	5.375	104.698	104.530	104.456	4.875	103.736	103.636	103.536
5.990	103.488	103.308	103.215	5.500	104.945	104.782	104.708	5.500	104.945	104.782	104.708	5.500	104.945	104.782	104.708	4.990	103.467	103.367	103.267
6.000	103.588	103.408	103.315	5.625	104.929	104.768	104.685	5.625	104.929	104.768	104.685	5.625	104.929	104.768	104.685	5.000	103.567	103.467	103.367
6.125	102.480	102.176	102.064	5.750	105.227	104.977	104.885	5.750	105.227	104.977	104.885	5.750	105.227	104.977	104.885	5.125	103.885	103.785	103.685
6.250	103.418	103.116	103.005	5.875	105.625	105.380	105.287	5.875	105.625	105.380	105.287	5.875	105.625	105.380	105.287	5.250	104.042	103.942	103.842
6.375	103.579	103.479	103.379	5.990	105.700	105.454	105.362	5.990	105.700	105.454	105.362	5.990	105.700	105.454	105.362	5.375	104.264	104.164	104.064
6.500	104.276	104.176	104.076	6.000	105.800	105.554	105.462	6.000	105.800	105.554	105.462	6.000	105.800	105.554	105.462	5.500	102.677	102.577	102.477
6.625	104.538	104.438	104.338	6.125	106.678	106.375	106.264	6.125	106.678	106.375	106.264	6.125	106.678	106.375	106.264	5.625	103.001	102.901	102.801
6.750	104.663	104.563	104.463	6.250	106.035	105.734	105.623	6.250	106.035	105.734	105.623	6.250	106.035	105.734	105.623	5.750	103.269	103.169	103.069
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	101.756	101.656	101.556	3.750	101.756	101.656	101.556	3.750	100.695	100.595	100.495	3.750	101.195	101.095	100.995	3.750	101.195	101.095	100.995
3.875	101.955	101.855	101.755	3.875	101.955	101.855	101.755	3.875	101.144	101.044	100.944	3.875	101.394	101.294	101.194	3.875	101.394	101.294	101.194
3.990	102.134	102.032	101.934	3.990	102.134	102.032	101.934	3.990	100.827	100.725	100.627	3.990	101.077	100.975	100.877	3.990	101.077	100.975	100.877
4.000	102.234	102.132	102.034	4.000	102.234	102.132	102.034	4.000	100.927	100.825	100.727	4.000	101.177	101.075	100.977	4.000	101.177	101.075	100.977
4.125	102.765	102.665	102.565	4.125	102.765	102.665	102.565	4.125	101.458	101.358	101.258	4.125	101.708	101.608	101.508	4.125	101.708	101.608	101.508
4.250	103.095	102.995	102.895	4.250	103.095	102.995	102.895	4.250	101.788	101.688	101.588	4.250	102.038	101.938	101.838	4.250	102.038	101.938	101.838
4.375	103.119	103.018	102.919	4.375	103.119	103.018	102.919	4.375	102.187	102.086	101.987	4.375	102.062	101.961	101.862	4.375	102.062	101.961	101.862
4.500	102.492	102.392	102.292	4.500	102.492	102.392	102.292	4.500	100.960	100.860	100.760	4.500	100.835	100.735	100.635	4.500	100.835	100.735	100.635
4.625	102.895	102.795	102.695	4.625	102.895	102.795	102.695	4.625	101.363	101.263	101.163	4.625	101.238	101.138	101.038	4.625	101.238	101.138	101.038
4.750	103.307	103.207	103.107	4.750	103.307														



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.:

5/3/2019

45 Day Lock Exp.:

5/20/2019

60 Day Lock Exp.:

6/3/2019

W. Rate Sheet Dated: 4/3/2019

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	103.190	103.090	102.990	4.250	101.948	101.830	101.748	3.750	101.305	101.205	101.105	4.750	101.915	101.815	101.715	3.750	100.752	100.652	100.552
4.875	103.673	103.573	103.473	4.375	102.358	102.241	102.158	3.875	101.758	101.658	101.558	4.875	102.398	102.298	102.198	3.875	101.205	101.105	101.005
4.990	103.807	103.707	103.607	4.500	102.666	102.552	102.466	3.990	101.892	101.792	101.692	4.990	102.532	102.432	102.332	3.990	100.843	100.743	100.643
5.000	103.907	103.807	103.707	4.625	102.800	102.679	102.600	4.000	101.992	101.892	101.792	5.000	102.632	102.532	102.432	4.000	100.943	100.843	100.743
5.125	103.982	103.868	103.777	4.750	103.347	103.232	103.147	4.125	102.462	102.362	102.262	5.125	102.341	102.227	102.136	4.125	101.413	101.313	101.213
5.250	104.372	104.264	104.172	4.875	103.689	103.578	103.489	4.250	102.845	102.745	102.645	5.250	102.731	102.623	102.531	4.250	101.796	101.696	101.596
5.375	104.778	104.678	104.578	4.990	103.873	103.763	103.673	4.375	103.230	103.130	103.030	5.375	103.137	103.037	102.937	4.375	102.181	102.081	101.981
5.500	105.015	104.915	104.815	5.000	103.973	103.863	103.773	4.500	102.654	102.538	102.454	5.500	103.374	103.274	103.174	4.500	100.997	100.881	100.797
5.625	105.218	105.023	104.910	5.125	103.955	103.778	103.688	4.625	103.052	102.938	102.852	5.625	102.811	102.616	102.503	4.625	101.395	101.281	101.195
5.750	105.636	105.448	105.335	5.250	104.345	104.171	104.081	4.750	103.465	103.352	103.265	5.750	103.229	103.041	102.928	4.750	101.808	101.695	101.608
5.875	105.900	105.716	105.604	5.375	104.634	104.462	104.372	4.875	103.639	103.526	103.439	5.875	103.493	103.309	103.197	4.875	101.982	101.869	101.782
5.990	106.050	105.870	105.758	5.500	104.885	104.716	104.626	4.990	103.504	103.334	103.243	5.990	103.643	103.463	103.351	4.990	101.597	101.427	101.336
6.000	106.150	105.970	105.858	5.625	105.031	104.838	104.726	5.000	103.604	103.434	103.343	6.000	103.743	103.563	103.451	5.000	101.697	101.527	101.436
6.125	106.128	105.840	105.705	5.750	105.326	105.137	105.025	5.125	103.955	103.786	103.696	6.125	102.643	102.355	102.220	5.125	102.048	101.879	101.789
6.250	106.390	106.105	105.970	5.875	105.636	105.450	105.337	5.250	104.108	103.940	103.849	6.250	103.577	103.292	103.157	5.250	102.201	102.033	101.942
6.375	106.730	106.630	106.530	5.990	105.797	105.615	105.502	5.375	104.330	104.162	104.071	6.375	103.767	103.667	103.567	5.375	102.423	102.255	102.164
6.500	106.959	106.859	106.759	6.000	105.897	105.715	105.602	5.500	102.716	102.616	102.516	6.500	103.846	103.746	103.646	5.500	100.559	100.459	100.359
6.625	107.430	107.330	107.230	6.125	105.764	105.477	105.342	5.625	103.037	102.937	102.837	6.625	104.167	104.067	103.967	5.625	100.880	100.780	100.680
6.750	107.764	107.664	107.564	6.250	106.121	105.836	105.701	5.750	103.303	103.203	103.103	6.750	104.351	104.251	104.151	5.750	101.146	101.046	100.946

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%	97.01 - 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.:

5/3/2019

45 Day Lock Exp.:

5/20/2019

60 Day Lock Exp.:

6/3/2019

W. Rate Sheet Dated: 4/3/2019

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	97.604	97.479	97.354	
3.875	97.975	97.850	97.725	
4.000	98.352	98.227	98.102	
4.125	98.742	98.617	98.492	
4.250	99.172	99.047	98.922	
4.375	99.540	99.415	99.290	
4.500	99.919	99.794	99.669	
4.625	100.308	100.183	100.058	
4.750	100.689	100.564	100.439	
4.875	101.031	100.906	100.781	
5.000	101.399	101.274	101.149	
5.125	101.760	101.635	101.510	
5.250	102.069	101.944	101.819	

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	97.406	97.281	97.156	
3.375	97.972	97.847	97.722	
3.500	98.540	98.415	98.290	
3.625	98.927	98.802	98.677	
3.750	99.367	99.242	99.117	
3.875	99.782	99.657	99.532	
4.000	100.154	100.029	99.904	
4.125	100.408	100.283	100.158	
4.250	100.747	100.622	100.497	
4.375	101.068	100.943	100.818	
4.500	101.296	101.171	101.046	

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	98.204	98.079	97.954	
3.375	98.726	98.601	98.476	
3.500	99.141	99.016	98.891	
3.625	99.531	99.406	99.281	
3.750	99.895	99.770	99.645	
3.875	100.338	100.213	100.088	
4.000	100.751	100.626	100.501	
4.125	101.019	100.894	100.769	
4.250	101.298	101.173	101.048	
4.375	101.553	101.428	101.303	
4.500	101.753	101.628	101.503	
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)