



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.: 5/6/2019

45 Day Lock Exp.: 5/20/2019

60 Day Lock Exp.: 6/3/2019

W. Rate Sheet Dated: 4/4/2019

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	101.267	101.117	100.967	3.750	100.821	100.671	100.521	2.375	96.307	96.157	96.007	3.125	97.344	97.194	97.044
3.875	101.799	101.649	101.499	3.875	101.238	101.088	100.938	2.500	96.800	96.650	96.500	3.250	98.011	97.861	97.711
4.000	102.324	102.174	102.024	4.000	101.659	101.509	101.359	2.625	97.293	97.143	96.993	3.375	98.393	98.243	98.093
4.125	102.756	102.606	102.456	4.125	102.006	101.856	101.706	2.750	98.588	98.438	98.288	3.500	98.780	98.630	98.480
4.250	102.442	102.342	102.242	4.250	101.997	101.897	101.797	2.875	99.077	98.927	98.777	3.625	99.118	98.968	98.818
4.375	102.892	102.792	102.692	4.375	102.371	102.271	102.171	3.000	99.560	99.410	99.260	Margin = 2.250		Index = 2.410	
4.500	103.347	103.247	103.147	4.500	102.715	102.615	102.515	3.125	100.047	99.897	99.747				
4.625	103.728	103.628	103.528	4.625	103.222	103.122	103.022	3.250	100.134	99.984	99.834				
4.750	103.853	103.753	103.653	4.750	102.557	102.457	102.357	3.375	100.610	100.460	100.310				
4.875	103.369	103.269	103.169	4.875	102.931	102.831	102.731	3.500	101.079	100.929	100.779				
5.000	103.747	103.647	103.547	5.000	103.275	103.175	103.075	3.625	101.455	101.305	101.155				
5.125	104.288	104.188	104.088	5.125	103.782	103.682	103.582	3.750	101.251	101.101	100.951				
5.250	103.616	103.516	103.416	5.250	103.211	103.111	103.011	3.875	101.645	101.495	101.345				
5.375	104.023	103.923	103.823	5.375	103.585	103.485	103.385	4.000	102.044	101.894	101.744				
5.500	104.401	104.301	104.201	5.500	103.929	103.829	103.729	4.125	102.369	102.219	102.069				
5.625	104.942	104.842	104.742	5.625	104.436	104.336	104.236	4.250	101.732	101.582	101.432				
5.750	104.957	104.857	104.757	5.750	104.428	104.328	104.228	4.375	102.083	101.933	101.783				
5.875	105.365	105.265	105.165	5.875	104.801	104.701	104.601	4.500	102.405	102.255	102.105				
6.000	105.742	105.642	105.542	6.000	105.145	105.045	104.945	4.625	102.890	102.740	102.590				

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	100.117	99.967	99.817	3.750	99.821	99.671	99.521	2.375	95.307	95.157	95.007	3.125	96.344	96.194	96.044
3.875	100.649	100.499	100.349	3.875	100.238	100.088	99.938	2.500	95.800	95.650	95.500	3.250	97.011	96.861	96.711
4.000	101.174	101.024	100.874	4.000	100.659	100.509	100.359	2.625	96.293	96.143	95.993	3.375	97.393	97.243	97.093
4.125	101.606	101.456	101.306	4.125	101.006	100.856	100.706	2.750	97.588	97.438	97.288	3.500	97.780	97.630	97.480
4.250	101.292	101.192	101.092	4.250	100.997	100.897	100.797	2.875	98.077	97.927	97.777	3.625	98.118	97.968	97.818
4.375	101.742	101.642	101.542	4.375	101.371	101.271	101.171	3.000	98.560	98.410	98.260	Margin = 2.250		Index = 2.410	
4.500	102.197	102.097	101.997	4.500	101.715	101.615	101.515	3.125	99.047	98.897	98.747	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.578	102.478	102.378	4.625	102.222	102.122	102.022	3.250	99.134	98.984	98.834	Rate	30 Day	45 Day	60 Day
4.750	102.703	102.603	102.503	4.750	101.557	101.457	101.357	3.375	99.610	99.460	99.310	4.500	101.047	100.797	100.547
4.875	102.219	102.119	102.019	4.875	101.931	101.831	101.731	3.500	100.079	99.929	99.779	4.625	101.428	101.178	100.928
5.000	102.597	102.497	102.397	5.000	102.275	102.175	102.075	3.625	100.455	100.305	100.155	4.750	100.662	100.412	100.162
5.125	103.138	103.038	102.938	5.125	102.782	102.682	102.582	3.750	100.251	100.101	99.951	4.875	101.069	100.819	100.569
5.250	102.466	102.366	102.266	5.250	102.211	102.111	102.011	3.875	100.645	100.495	100.345	5.000	101.447	101.197	100.947
5.375	102.873	102.773	102.673	5.375	102.585	102.485	102.385	4.000	101.044	100.894	100.744	5.125	101.988	101.738	101.488
5.500	103.251	103.151	103.051	5.500	102.929	102.829	102.729	4.125	101.369	101.219	101.069	5.250	101.316	101.066	100.816
5.625	103.792	103.692	103.592	5.625	103.436	103.336	103.236	4.250	100.732	100.582	100.432	5.375	102.000	101.750	101.500
5.750	103.807	103.707	103.607	5.750	103.428	103.328	103.228	4.375	101.083	100.933	100.783	5.500	102.250	102.000	101.750
5.875	104.215	104.115	104.015	5.875	103.801	103.701	103.601	4.500	101.405	101.255	101.105	5.625	102.500	102.250	102.000
6.000	104.592	104.492	104.392	6.000	104.145	104.045	103.945	4.625	101.890	101.740	101.590	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	102.613	102.363	102.113
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	98.297	98.047	97.797	
4.625	98.678	98.428	98.178	
4.750	97.912	97.662	97.412	
4.875	98.319	98.069	97.819	
5.000	98.697	98.447	98.197	
5.125	99.238	98.988	98.738	
5.250	98.566	98.316	98.066	
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)



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.:

5/6/2019

45 Day Lock Exp.:

5/20/2019

60 Day Lock Exp.:

6/3/2019

W. Rate Sheet Dated: 4/4/2019

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	100.017	99.867	99.717	3.750	99.571	99.421	99.271	2.375	92.807	92.657	92.507	3.125	95.66	95.506	95.356
3.875	100.549	100.399	100.249	3.875	99.988	99.838	99.688	2.500	93.300	93.150	93.000	3.250	97.01	96.861	96.711
4.000	101.074	100.924	100.774	4.000	100.409	100.259	100.109	2.625	93.793	93.643	93.493	3.375	97.39	97.243	97.093
4.125	101.506	101.356	101.206	4.125	100.756	100.606	100.456	2.750	96.900	96.750	96.600	3.500	97.78	97.630	97.480
4.250	101.255	101.155	101.055	4.250	100.810	100.710	100.610	2.875	97.389	97.239	97.089	3.625	98.12	97.968	97.818
4.375	101.705	101.605	101.505	4.375	101.183	101.083	100.983	3.000	97.873	97.723	97.573	Margin = 2.250		Index = 2.410	
4.500	102.160	102.060	101.960	4.500	101.527	101.427	101.327	3.125	98.359	98.209	98.059				
4.625	102.541	102.441	102.341	4.625	102.035	101.935	101.835	3.250	99.134	98.984	98.834				
4.750	102.760	102.660	102.560	4.750	101.464	101.364	101.264	3.375	99.610	99.460	99.310				
4.875	102.276	102.176	102.076	4.875	101.837	101.737	101.637	3.500	100.079	99.929	99.779				
5.000	102.653	102.553	102.453	5.000	102.181	102.081	101.981	3.625	100.455	100.305	100.155				
5.125	103.195	103.095	102.995	5.125	102.689	102.589	102.489	3.750	100.001	99.851	99.701				
5.250	102.303	102.203	102.103	5.250	101.899	101.799	101.699	3.875	100.395	100.245	100.095				
5.375	102.711	102.611	102.511	5.375	102.272	102.172	102.072	4.000	100.794	100.644	100.494				
5.500	103.089	102.989	102.889	5.500	102.616	102.516	102.416	4.125	101.119	100.969	100.819				
5.625	103.630	103.530	103.430	5.625	103.124	103.024	102.924	4.250	100.544	100.394	100.244				
5.750	103.082	102.982	102.882	5.750	102.553	102.453	102.353	4.375	100.895	100.745	100.595				
5.875	103.490	103.390	103.290	5.875	102.926	102.826	102.726	4.500	101.217	101.067	100.917				
6.000	103.867	103.767	103.667	6.000	103.270	103.170	103.070	4.625	101.702	101.552	101.402				

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	98.867	98.717	98.567	3.750	98.571	98.421	98.271	2.375	93.557	93.407	93.257	3.125	94.656	94.506	94.356
3.875	99.399	99.249	99.099	3.875	98.988	98.838	98.688	2.500	94.050	93.900	93.750	3.250	96.011	95.861	95.711
4.000	99.924	99.774	99.624	4.000	99.409	99.259	99.109	2.625	94.543	94.393	94.243	3.375	96.393	96.243	96.093
4.125	100.356	100.206	100.056	4.125	99.756	99.606	99.456	2.750	96.681	96.531	96.381	3.500	96.780	96.630	96.480
4.250	100.105	100.005	99.905	4.250	99.810	99.710	99.610	2.875	97.171	97.021	96.871	3.625	97.118	96.968	96.818
4.375	100.555	100.455	100.355	4.375	100.183	100.083	99.983	3.000	97.654	97.504	97.354	Margin = 2.250		Index = 2.410	
4.500	101.010	100.910	100.810	4.500	100.527	100.427	100.327	3.125	98.141	97.991	97.841	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.391	101.291	101.191	4.625	101.035	100.935	100.835	3.250	98.040	97.890	97.740	Rate	30 Day	45 Day	60 Day
4.750	101.610	101.510	101.410	4.750	100.464	100.364	100.264	3.375	98.516	98.366	98.216	4.500	99.860	99.610	99.360
4.875	101.126	101.026	100.926	4.875	100.837	100.737	100.637	3.500	98.985	98.835	98.685	4.625	100.241	99.991	99.741
5.000	101.503	101.403	101.303	5.000	101.181	101.081	100.981	3.625	99.361	99.211	99.061	4.750	99.568	99.318	99.068
5.125	102.045	101.945	101.845	5.125	101.689	101.589	101.489	3.750	99.001	98.851	98.701	4.875	99.976	99.726	99.476
5.250	101.153	101.053	100.953	5.250	100.899	100.799	100.699	3.875	99.395	99.245	99.095	5.000	100.353	100.103	99.853
5.375	101.561	101.461	101.361	5.375	101.272	101.172	101.072	4.000	99.794	99.644	99.494	5.125	100.895	100.645	100.395
5.500	101.939	101.839	101.739	5.500	101.616	101.516	101.416	4.125	100.119	99.969	99.819	5.250	100.003	99.753	99.503
5.625	102.480	102.380	102.280	5.625	102.124	102.024	101.924	4.250	99.169	99.019	98.869	5.375	100.688	100.438	100.188
5.750	101.932	101.832	101.732	5.750	101.553	101.453	101.353	4.375	99.520	99.370	99.220	5.500	100.937	100.687	100.437
5.875	102.340	102.240	102.140	5.875	101.926	101.826	101.726	4.500	99.842	99.692	99.542	5.625	101.188	100.938	100.688
6.000	102.717	102.617	102.517	6.000	102.270	102.170	102.070	4.625	100.327	100.177	100.027	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:	4/4/2019 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	99.113	98.863	98.613
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	97.110	96.860	96.610	
4.625	97.491	97.241	96.991	
4.750	96.818	96.568	96.318	
4.875	97.226	96.976	96.726	
5.000	97.603	97.353	97.103	
5.125	98.145	97.895	97.645	
5.250	97.253	97.003	96.753	
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	97.625	

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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

W. Rate Sheet Dated: 4/4/2019

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	101.860	101.760	101.660	4.375	100.930	100.830	100.730	4.375	100.743	100.643	100.543	4.375	100.957	100.857	100.757	4.375	100.027	99.927	99.827										
4.500	102.355	102.255	102.155	4.500	101.478	101.378	101.278	4.500	101.291	101.191	101.091	4.500	101.473	101.373	101.273	4.500	100.596	100.496	100.396										
4.625	102.707	102.607	102.507	4.625	101.899	101.799	101.699	4.625	101.712	101.612	101.512	4.625	101.728	101.628	101.528	4.625	100.920	100.820	100.720										
4.750	102.955	102.855	102.755	4.750	102.463	102.363	102.263	4.750	102.460	102.360	102.260	4.750	101.930	101.830	101.730	4.750	101.438	101.338	101.238										
4.875	103.344	103.244	103.144	4.875	102.904	102.804	102.704	4.875	102.904	102.804	102.704	4.875	102.370	102.270	102.170	4.875	101.930	101.830	101.730										
4.990	103.648	103.548	103.448	4.990	103.254	103.154	103.054	4.990	103.254	103.154	103.054	4.990	102.733	102.633	102.533	4.990	102.339	102.239	102.139										
5.000	103.748	103.648	103.548	5.000	103.354	103.254	103.154	5.000	103.354	103.254	103.154	5.000	102.833	102.733	102.633	5.000	102.439	102.339	102.239										
5.125	104.001	103.901	103.801	5.125	103.665	103.565	103.465	5.125	103.665	103.565	103.465	5.125	102.738	102.638	102.538	5.125	102.402	102.302	102.202										
5.250	104.312	104.212	104.112	5.250	104.100	104.000	103.900	5.250	104.190	104.090	103.990	5.250	103.197	103.097	102.997	5.250	102.985	102.885	102.785										
5.375	104.604	104.504	104.404	5.375	104.432	104.332	104.232	5.375	104.526	104.426	104.326	5.375	103.343	103.243	103.143	5.375	103.171	103.071	102.971										
5.500	104.853	104.753	104.653	5.500	104.708	104.608	104.508	5.500	104.802	104.702	104.602	5.500	103.770	103.670	103.570	5.500	103.625	103.525	103.425										
5.625	104.942	104.842	104.742	5.625	104.939	104.839	104.739	5.625	105.033	104.933	104.833	5.625	103.703	103.603	103.503	5.625	103.700	103.600	103.500										
5.750	105.432	105.332	105.232	5.750	105.679	105.579	105.479	5.750	105.738	105.638	105.538	5.750	103.918	103.818	103.718	5.750	103.918	103.818	103.718										
5.875	105.611	105.511	105.411	5.875	106.019	105.919	105.819	5.875	106.081	105.981	105.881	5.875	103.617	103.517	103.417	5.875	103.617	103.517	103.417										
5.990	105.717	105.617	105.517	5.990	106.198	106.098	105.998	5.990	106.261	106.161	106.061	5.990	103.967	103.867	103.767	5.990	103.967	103.867	103.767										
6.000	105.817	105.717	105.617	6.000	106.298	106.198	106.098	6.000	106.361	106.261	106.161	6.000	104.067	103.967	103.867	6.000	104.067	103.967	103.867										
6.125	105.943	105.843	105.743	6.125	106.564	106.464	106.364	6.125	106.627	106.527	106.427	6.125	104.302	104.202	104.102	6.125	104.302	104.202	104.102										
6.250	106.058	105.958	105.858	6.250	106.766	106.666	106.566	6.250	106.829	106.729	106.629	6.250	104.524	104.424	104.324	6.250	104.524	104.424	104.324										
6.375	105.876	105.753	105.676	6.375	106.652	106.523	106.452	6.375	106.683	106.560	106.483	6.375	102.106	101.983	101.906	6.375	102.106	101.977	101.906										
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	99.840	99.740	99.640	4.625	102.776	102.676	102.576	4.625	102.180	102.080	101.980	4.625	102.117	102.017	101.917	3.375	99.788	99.688	99.588										
4.500	100.409	100.309	100.209	4.750	103.214	103.114	103.014	4.750	102.172	102.072	101.972	4.750	102.110	102.010	101.910	3.500	100.281	100.181	100.081										
4.625	100.733	100.633	100.533	4.875	103.586	103.486	103.386	4.875	102.592	102.492	102.392	4.875	102.530	102.430	102.330	3.625	100.708	100.608	100.508										
4.750	101.435	101.335	101.235	4.990	103.716	103.616	103.516	4.990	102.921	102.821	102.721	4.990	102.859	102.759	102.659	3.750	100.985	100.885	100.785										
4.875	101.930	101.830	101.730	5.000	103.816	103.716	103.616	5.000	103.021	102.921	102.821	5.000	102.959	102.859	102.759	3.875	101.376	101.276	101.176										
4.990	102.339	102.239	102.139	5.125	104.109	104.009	103.909	5.125	103.343	103.243	103.143	5.125	103.280	103.180	103.080	3.990	101.708	101.608	101.508										
5.000	102.439	102.339	102.239	5.250	104.548	104.448	104.348	5.250	103.415	103.315	103.215	5.250	103.259	103.159	103.059	4.000	101.808	101.708	101.608										
5.125	102.402	102.302	102.202	5.375	104.742	104.642	104.542	5.375	103.689	103.589	103.489	5.375	103.533	103.433	103.333	4.125	102.232	102.132	102.032										
5.250	103.075	102.975	102.875	5.500	104.950	104.850	104.750	5.500	103.953	103.853	103.753	5.500	103.797	103.697	103.597	4.250	102.620	102.520	102.420										
5.375	103.265	103.165	103.065	5.625	105.118	105.018	104.918	5.625	104.180	104.080	103.980	5.625	104.023	103.923	103.823	4.375	103.013	102.913	102.813										
5.500	103.719	103.619	103.519	5.750	105.209	105.109	105.009	5.750	104.757	104.657	104.557	5.750	104.538	104.438	104.338	4.500	103.403	103.303	103.203										
5.625	103.703	103.603	103.503	5.875	105.432	105.332	105.232	5.875	105.058	104.958	104.858	5.875	104.839	104.739	104.639	4.625	103.233	103.133	103.033										
5.750	103.918	103.818	103.718	5.990	105.527	105.427	105.327	5.990	105.225	105.125	105.025	5.990	105.007	104.907	104.807	4.750	103.433	103.333	103.233										
5.875	103.617	103.517	103.417	6.000	105.627	105.527	105.427	6.000	105.325	105.225	105.125	6.000	105.107	105.007	104.907	4.875	103.664	103.564	103.464										
5.990	103.967	103.867	103.767	6.125	105.822	105.722	105.622	6.125	105.589	105.489	105.389	6.125	105.370	105.270	105.170	4.990	103.715	103.615	103.515										
6.000	104.067	103.967	103.867	6.250	105.380	105.257	105.180	6.250	105.178	105.055	104.978	6.250	104.959	104.836	104.713	5.000	103.815	103.715	103.615										
6.125	104.302	104.202	104.102	6.375	105.596	105.473	105.396	6.375	105.471	105.348	105.271	6.375	105.252	105.129	105.005	5.125	103.535	103.435	103.335										
6.250	104.524	104.424	104.324	6.500	105.698	105.575	105.498	6.500	105.628	105.505	105.428	6.500	105.409	105.286	105.163	5.250	103.726	103.626	103.526										
6.375	102.106	101.983	101.906	6.625	105.777	105.654	105.577	6.625	105.750	105.627	105.550	6.625	105.531	105.408	105.331	5.375	103.916	103.816	103.716										
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	99.840	99.740	99.640	4.625	102.776	102.676	102.576	4.625	102.180	102.080	101.980	4.625	102.117	102.017	101.917	3.375	99.788	99.688	99.588	3.375	99.783	99.583	99.583						
4.500	100.409	100.309	100.209	4.750	103.214	103.114	103.014	4.750	102.172	102.072	101.972	4.750	102.110	102.010	101.910	3.500	100.281	100.181	100.081	3.500	100.265	100.065	100.065						
4.625	100.733	100.633	100.533	4.875	103.586	103.486	103.386	4.875	102.592	102.492	102.392	4.875	102.530	102.430	102.330	3.625	100.708	100.608	100.508	3.625	100.695	100.495	100.495						
4.750	101.435	101.335	101.235	4.990	103.716	103.616	103.516	4.990	102.921	102.821	102.721	4.990	102.859	102.759	102.659	3.750	100.985	100.885	100.785	3.750	101.357	101.157	101.157						
4.875	101.930	101.830	101.730	5.000	103.816	103.716	103.616	5.000	103.021	102.921	102.821	5.000	102.959	102.859	102.759	3.875	101.376	101.276	101.176	3.875	101.546	101.346	101.346						
4.990	102.339	102.239	102.139	5.125	104.109	104.009	103.909	5.125	103.343	103.243	103.143	5.125	103.280	103.180	103.080	3.990	101.708	101.608	101.508	3.990	101.736	101.536	101.536						
5.000	102.439	102.339	102.239	5.250	104.548	104.448	104.348	5.250	103.415	103.315	103.215	5.250	103.259	103.159	103.059	4.000	101.808	101.708	101.608	4.000	101.836	101.636	101						



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

W. Rate Sheet Dated: 4/4/2019

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	103.136	103.036	102.936	4.750	102.636	102.536	102.436	4.750	102.636	102.536	102.436	4.750	101.921	101.821	101.721	4.750	101.421	101.321	101.221
4.875	103.625	103.525	103.425	4.875	103.125	103.025	102.925	4.875	103.125	103.025	102.925	4.875	102.410	102.310	102.210	4.875	101.910	101.810	101.710
4.990	103.804	103.704	103.604	4.990	103.304	103.204	103.104	4.990	103.304	103.204	103.104	4.990	102.589	102.489	102.389	4.990	102.089	101.989	101.889
5.000	103.904	103.804	103.704	5.000	103.404	103.304	103.204	5.000	103.404	103.304	103.204	5.000	102.689	102.589	102.489	5.000	102.189	102.089	101.989
5.125	103.913	103.813	103.713	5.125	103.413	103.313	103.213	5.125	103.413	103.313	103.213	5.125	102.275	102.175	102.075	5.125	101.775	101.675	101.575
5.250	104.310	104.210	104.110	5.250	103.810	103.710	103.610	5.250	103.810	103.710	103.610	5.250	102.672	102.572	102.472	5.250	102.172	102.072	101.972
5.375	104.749	104.649	104.549	5.375	104.249	104.149	104.049	5.375	104.249	104.149	104.049	5.375	103.111	103.011	102.911	5.375	103.111	103.011	102.911
5.500	104.997	104.897	104.797	5.500	104.497	104.397	104.297	5.500	104.997	104.897	104.797	5.500	103.359	103.259	103.159	5.500	103.359	103.259	103.159
5.625	104.985	104.885	104.785	5.625	104.485	104.385	104.285	5.625	104.985	104.885	104.785	5.625	102.570	102.470	102.370	5.625	102.570	102.470	102.370
5.750	105.409	105.309	105.209	5.750	105.409	105.309	105.209	5.750	105.409	105.309	105.209	5.750	102.994	102.894	102.794	5.750	102.994	102.894	102.794
5.875	105.676	105.576	105.476	5.875	105.676	105.576	105.476	5.875	105.676	105.576	105.476	5.875	103.261	103.161	103.061	5.875	103.261	103.161	103.061
5.990	105.826	105.726	105.626	5.990	105.826	105.726	105.626	5.990	105.826	105.726	105.626	5.990	103.411	103.311	103.211	5.990	103.411	103.311	103.211
6.000	105.926	105.826	105.726	6.000	105.926	105.826	105.726	6.000	105.926	105.826	105.726	6.000	103.511	103.411	103.311	6.000	103.511	103.411	103.311
6.125	105.893	105.613	105.502	6.125	105.893	105.613	105.502	6.125	105.893	105.613	105.502	6.125	102.424	102.144	102.033	6.125	102.424	102.144	102.033
6.250	106.144	105.867	105.756	6.250	106.144	105.867	105.756	6.250	106.144	105.867	105.756	6.250	103.331	103.054	102.943	6.250	103.331	103.054	102.943
6.375	106.452	106.352	106.252	6.375	106.452	106.352	106.252	6.375	106.452	106.352	106.252	6.375	103.489	103.389	103.289	6.375	103.489	103.389	103.289
6.500	107.300	107.200	107.100	6.500	107.300	107.200	107.100	6.500	107.300	107.200	107.100	6.500	104.187	104.087	103.987	6.500	104.187	104.087	103.987
6.625	107.711	107.611	107.511	6.625	107.711	107.611	107.511	6.625	107.711	107.611	107.511	6.625	104.448	104.348	104.248	6.625	104.448	104.348	104.248
6.750	107.986	107.886	107.786	6.750	107.986	107.886	107.786	6.750	107.986	107.886	107.786	6.750	104.573	104.473	104.373	6.750	104.573	104.473	104.373
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	101.421	101.321	101.221	4.250	101.990	101.874	101.790	4.250	102.365	102.249	102.165	4.250	102.365	102.249	102.165	3.750	101.254	101.146	101.054
4.875	101.910	101.810	101.710	4.375	102.402	102.286	102.202	4.375	102.777	102.661	102.577	4.375	102.777	102.661	102.577	3.875	101.703	101.597	101.503
4.990	102.089	101.989	101.889	4.500	102.709	102.597	102.509	4.500	103.084	102.972	102.884	4.500	103.084	102.972	102.884	3.990	101.876	101.766	101.676
5.000	102.189	102.089	101.989	4.625	102.875	102.775	102.675	4.625	103.250	103.150	103.050	4.625	103.250	103.150	103.050	4.000	101.976	101.866	101.776
5.125	101.775	101.675	101.575	4.750	103.448	103.348	103.248	4.750	103.823	103.723	103.623	4.750	103.823	103.723	103.623	4.125	102.506	102.399	102.306
5.250	102.172	102.072	101.972	4.875	103.793	103.693	103.593	4.875	104.168	104.068	103.968	4.875	104.168	104.068	103.968	4.250	102.835	102.728	102.635
5.375	103.111	103.011	102.911	4.990	103.977	103.877	103.777	4.990	104.102	104.002	103.902	4.990	104.102	104.002	103.902	4.375	103.233	103.124	103.033
5.500	103.359	103.259	103.159	5.000	104.077	103.977	103.877	5.000	104.202	104.102	104.002	5.000	104.202	104.102	104.002	4.500	102.606	102.495	102.406
5.625	102.570	102.470	102.370	5.125	104.008	103.867	103.793	5.125	104.133	103.992	103.918	5.125	104.133	103.992	103.918	4.625	103.007	102.897	102.807
5.750	102.994	102.894	102.794	5.250	104.419	104.281	104.207	5.250	104.544	104.406	104.332	5.250	104.544	104.406	104.332	4.750	103.422	103.313	103.222
5.875	103.261	103.161	103.061	5.375	104.817	104.680	104.606	5.375	104.817	104.680	104.606	5.375	104.817	104.680	104.606	4.875	103.727	103.619	103.527
5.990	103.411	103.311	103.211	5.500	105.066	104.931	104.857	5.500	105.066	104.931	104.857	5.500	105.066	104.931	104.857	4.990	103.466	103.301	103.227
6.000	103.511	103.411	103.311	5.625	104.785	104.685	104.585	5.625	104.785	104.685	104.585	5.625	104.785	104.685	104.585	5.000	103.566	103.401	103.327
6.125	102.424	102.144	102.033	5.750	105.082	104.982	104.882	5.750	105.082	104.982	104.882	5.750	105.082	104.982	104.882	5.125	103.885	103.721	103.647
6.250	103.331	103.054	102.943	5.875	105.480	105.380	105.280	5.875	105.480	105.380	105.280	5.875	105.480	105.380	105.280	5.250	104.041	103.879	103.805
6.375	103.489	103.389	103.289	5.990	105.555	105.455	105.355	5.990	105.555	105.455	105.355	5.990	105.555	105.455	105.355	5.375	104.263	104.101	104.027
6.500	104.187	104.087	103.987	6.000	105.655	105.555	105.455	6.000	105.655	105.555	105.455	6.000	105.655	105.555	105.455	5.500	102.672	102.572	102.472
6.625	104.448	104.348	104.248	6.125	105.529	105.529	105.139	6.125	105.529	105.529	105.139	6.125	105.529	105.529	105.139	5.625	102.996	102.896	102.796
6.750	104.573	104.473	104.373	6.250	105.887	105.609	105.498	6.250	105.887	105.609	105.498	6.250	105.887	105.609	105.498	5.750	103.262	103.162	103.062
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	101.754	101.646	101.554	3.750	101.754	101.646	101.554	3.750	100.694	100.586	100.494	3.750	101.194	101.086	100.994	3.750	101.194	101.086	100.994
3.875	101.953	101.847	101.753	3.875	101.953	101.847	101.753	3.875	101.143	101.037	100.943	3.875	101.393	101.287	101.193	3.875	101.393	101.287	101.193
3.990	102.126	102.016	101.926	3.990	102.126	102.016	101.926	3.990	100.826	100.716	100.626	3.990	101.076	100.966	100.876	3.990	101.076	100.966	100.876
4.000	102.226	102.116	102.026	4.000	102.226	102.116	102.026	4.000	100.926	100.816	100.726	4.000	101.176	101.066	100.976	4.000	101.176	101.066	100.976
4.125	102.756	102.649	102.556	4.125	102.756	102.649	102.556	4.125	101.456	101.349	101.256	4.125	101.706	101.599	101.506	4.125	101.706	101.599	101.506
4.250	103.085	102.978	102.885	4.250	103.085	102.978	102.885	4.250	101.785	101.678	101.585	4.250	102.035	101.928	101.835	4.250	102.035	101.928	101.835
4.375	103.108	102.999	102.908	4.375	103.108	102.999	102.908	4.375	102.183	102.074	101.983	4.375	102.058	101.949	101.858	4.375	102.058	101.949	101.858
4.500	102.481	102.370	102.281	4.500	102.481	102.370	102.281	4.500	100.949	100.838	100.749	4.500	100.824	100.713	100.624	4.500	100.824	100.713	100.624
4.625	102.882	102.772	102.682	4.625	102.882	102.772	102.682	4.625	101.350	101.240	101.150	4.625	101.225	101.115	101.025	4.625	101.225	101.115	101.025
4.750	102.937	102.838	102.739	4.750	102.937														



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.:

5/6/2019

45 Day Lock Exp.:

5/20/2019

60 Day Lock Exp.:

6/3/2019

W. Rate Sheet Dated: 4/4/2019

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	103.114	103.014	102.914	4.250	101.911	101.801	101.711	3.750	101.256	101.156	101.056	4.750	101.836	101.736	101.636	3.750	100.695	100.595	100.495
4.875	103.598	103.498	103.398	4.375	102.324	102.216	102.124	3.875	101.705	101.605	101.505	4.875	102.320	102.220	102.120	3.875	101.144	101.044	100.944
4.990	103.775	103.675	103.575	4.500	102.634	102.526	102.434	3.990	101.884	101.782	101.684	4.990	102.497	102.397	102.297	3.990	100.827	100.725	100.627
5.000	103.875	103.775	103.675	4.625	102.801	102.701	102.601	4.000	101.984	101.882	101.784	5.000	102.597	102.497	102.397	4.000	100.927	100.825	100.727
5.125	103.929	103.820	103.729	4.750	103.374	103.274	103.174	4.125	102.515	102.415	102.315	5.125	102.255	102.146	102.055	4.125	101.458	101.358	101.258
5.250	104.325	104.220	104.125	4.875	103.719	103.619	103.519	4.250	102.845	102.745	102.645	5.250	102.651	102.546	102.451	4.250	101.788	101.688	101.588
5.375	104.765	104.665	104.565	4.990	103.903	103.803	103.703	4.375	103.244	103.143	103.044	5.375	103.091	102.991	102.891	4.375	102.187	102.086	101.987
5.500	105.016	104.916	104.816	5.000	104.003	103.903	103.803	4.500	102.617	102.517	102.417	5.500	103.342	103.242	103.142	4.500	100.960	100.860	100.760
5.625	105.067	104.876	104.783	5.125	103.887	103.715	103.641	4.625	103.020	102.920	102.820	5.625	102.652	102.461	102.368	4.625	101.363	101.263	101.163
5.750	105.491	105.305	105.212	5.250	104.299	104.129	104.055	4.750	103.432	103.332	103.232	5.750	103.076	102.890	102.797	4.750	101.775	101.675	101.575
5.875	105.755	105.572	105.479	5.375	104.698	104.530	104.456	4.875	103.736	103.636	103.536	5.875	103.340	103.157	103.064	4.875	102.079	101.979	101.879
5.990	105.903	105.723	105.630	5.500	104.945	104.782	104.708	4.990	103.467	103.287	103.212	5.990	103.488	103.308	103.215	4.990	101.560	101.380	101.305
6.000	106.003	105.823	105.730	5.625	104.929	104.678	104.585	5.000	103.567	103.387	103.312	6.000	103.588	103.408	103.315	5.000	101.660	101.480	101.405
6.125	105.980	105.676	105.564	5.750	105.227	104.977	104.885	5.125	103.885	103.705	103.630	6.125	102.480	102.176	102.064	5.125	101.978	101.798	101.723
6.250	106.231	105.929	105.818	5.875	105.625	105.380	105.287	5.250	104.042	103.861	103.787	6.250	103.418	103.116	103.005	5.250	102.135	101.954	101.880
6.375	106.542	106.442	106.342	5.990	105.700	105.454	105.362	5.375	104.264	104.085	104.011	6.375	103.579	103.479	103.379	5.375	102.357	102.178	102.104
6.500	106.808	106.708	106.608	6.000	105.800	105.554	105.462	5.500	102.677	102.577	102.477	6.500	103.695	103.595	103.495	5.500	100.520	100.420	100.320
6.625	107.280	107.180	107.080	6.125	105.678	105.375	105.264	5.625	103.001	102.901	102.801	6.625	104.017	103.917	103.817	5.625	100.844	100.744	100.644
6.750	107.615	107.515	107.415	6.250	106.035	105.734	105.623	5.750	103.269	103.169	103.069	6.750	104.202	104.102	104.002	5.750	101.112	101.012	100.912

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.:

5/6/2019

45 Day Lock Exp.:

5/20/2019

60 Day Lock Exp.:

6/3/2019

W. Rate Sheet Dated: 4/4/2019

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)