



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.: 6/4/2019

W. Rate Sheet Dated: 4/5/2019

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	101.283	101.133	100.983	3.750	100.837	100.687	100.537	2.375	96.339	96.189	96.039	3.125	97.344	97.194	97.044
3.875	101.825	101.675	101.525	3.875	101.253	101.103	100.953	2.500	96.832	96.682	96.532	3.250	98.011	97.861	97.711
4.000	102.351	102.201	102.051	4.000	101.674	101.524	101.374	2.625	97.325	97.175	97.025	3.375	98.393	98.243	98.093
4.125	102.873	102.723	102.573	4.125	102.022	101.872	101.722	2.750	98.595	98.445	98.295	3.500	98.780	98.630	98.480
4.250	102.511	102.411	102.311	4.250	102.044	101.944	101.844	2.875	99.085	98.935	98.785	3.625	99.118	98.968	98.818
4.375	102.980	102.880	102.780	4.375	102.418	102.318	102.218	3.000	99.568	99.418	99.268	Margin = 2.250		Index = 2.410	
4.500	103.410	103.310	103.210	4.500	102.762	102.662	102.562	3.125	100.055	99.905	99.755				
4.625	103.860	103.760	103.660	4.625	103.269	103.169	103.069	3.250	100.134	99.984	99.834				
4.750	103.985	103.885	103.785	4.750	102.635	102.535	102.435	3.375	100.610	100.460	100.310				
4.875	103.480	103.380	103.280	4.875	103.009	102.909	102.809	3.500	101.079	100.929	100.779				
5.000	103.872	103.772	103.672	5.000	103.353	103.253	103.153	3.625	101.455	101.305	101.155				
5.125	104.236	104.136	104.036	5.125	103.861	103.761	103.661	3.750	101.259	101.109	100.959				
5.250	103.733	103.633	103.533	5.250	103.321	103.221	103.121	3.875	101.653	101.503	101.353				
5.375	104.165	104.065	103.965	5.375	103.694	103.594	103.494	4.000	102.052	101.902	101.752				
5.500	104.557	104.457	104.357	5.500	104.038	103.938	103.838	4.125	102.376	102.226	102.076				
5.625	104.921	104.821	104.721	5.625	104.546	104.446	104.346	4.250	101.716	101.566	101.416				
5.750	104.980	104.880	104.780	5.750	104.443	104.343	104.243	4.375	102.067	101.917	101.767				
5.875	105.412	105.312	105.212	5.875	104.817	104.717	104.617	4.500	102.389	102.239	102.089				
6.000	105.805	105.705	105.605	6.000	105.161	105.061	104.961	4.625	102.874	102.724	102.574				

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	100.133	99.983	99.833	3.750	99.837	99.687	99.537	2.375	95.339	95.189	95.039	3.125	96.344	96.194	96.044
3.875	100.675	100.525	100.375	3.875	100.253	100.103	99.953	2.500	95.832	95.682	95.532	3.250	97.011	96.861	96.711
4.000	101.201	101.051	100.901	4.000	100.674	100.524	100.374	2.625	96.325	96.175	96.025	3.375	97.393	97.243	97.093
4.125	101.723	101.573	101.423	4.125	101.022	100.872	100.722	2.750	97.595	97.445	97.295	3.500	97.780	97.630	97.480
4.250	101.361	101.261	101.161	4.250	101.044	100.944	100.844	2.875	98.085	97.935	97.785	3.625	98.118	97.968	97.818
4.375	101.830	101.730	101.630	4.375	101.418	101.318	101.218	3.000	98.568	98.418	98.268	Margin = 2.250		Index = 2.410	
4.500	102.260	102.160	102.060	4.500	101.762	101.662	101.562	3.125	99.055	98.905	98.755	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.710	102.610	102.510	4.625	102.269	102.169	102.069	3.250	99.134	98.984	98.834	Rate	30 Day	45 Day	60 Day
4.750	102.835	102.735	102.635	4.750	101.635	101.535	101.435	3.375	99.610	99.460	99.310	4.500	101.110	100.860	100.610
4.875	102.330	102.230	102.130	4.875	102.009	101.909	101.809	3.500	100.079	99.929	99.779	4.625	101.560	101.310	101.060
5.000	102.722	102.622	102.522	5.000	102.353	102.253	102.153	3.625	100.455	100.305	100.155	4.750	100.747	100.497	100.247
5.125	103.086	102.986	102.886	5.125	102.861	102.761	102.661	3.750	100.259	100.109	99.959	4.875	101.180	100.930	100.680
5.250	102.583	102.483	102.383	5.250	102.321	102.221	102.121	3.875	100.653	100.503	100.353	5.000	101.572	101.322	101.072
5.375	103.015	102.915	102.815	5.375	102.694	102.594	102.494	4.000	101.052	100.902	100.752	5.125	101.936	101.686	101.436
5.500	103.407	103.307	103.207	5.500	103.038	102.938	102.838	4.125	101.376	101.226	101.076	5.250	101.433	101.183	100.933
5.625	103.771	103.671	103.571	5.625	103.546	103.446	103.346	4.250	100.716	100.566	100.416	5.375	102.000	101.750	101.500
5.750	103.830	103.730	103.630	5.750	103.443	103.343	103.243	4.375	101.067	100.917	100.767	5.500	102.250	102.000	101.750
5.875	104.262	104.162	104.062	5.875	103.817	103.717	103.617	4.500	101.389	101.239	101.089	5.625	102.500	102.250	102.000
6.000	104.655	104.555	104.455	6.000	104.161	104.061	103.961	4.625	101.874	101.724	101.574	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	102.628	102.378	102.128
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:	4/5/2019	5.000%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.500	98.360	98.110	97.860	
4.625	98.810	98.560	98.310	
4.750	97.997	97.747	97.497	
4.875	98.430	98.180	97.930	
5.000	98.822	98.572	98.322	
5.125	99.186	98.936	98.686	
5.250	98.683	98.433	98.183	
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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30 Day Lock Exp.:

5/6/2019

45 Day Lock Exp.:

5/20/2019

60 Day Lock Exp.:

6/4/2019

W. Rate Sheet Dated: 4/5/2019

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	100.033	99.883	99.733	3.750	99.587	99.437	99.287	2.375	92.839	92.689	92.539	3.125	95.66	95.506	95.356
3.875	100.575	100.425	100.275	3.875	100.003	99.853	99.703	2.500	93.332	93.182	93.032	3.250	97.01	96.861	96.711
4.000	101.101	100.951	100.801	4.000	100.424	100.274	100.124	2.625	93.825	93.675	93.525	3.375	97.39	97.243	97.093
4.125	101.623	101.473	101.323	4.125	100.772	100.622	100.472	2.750	96.908	96.758	96.608	3.500	97.78	97.630	97.480
4.250	101.324	101.224	101.124	4.250	100.857	100.757	100.657	2.875	97.397	97.247	97.097	3.625	98.12	97.968	97.818
4.375	101.792	101.692	101.592	4.375	101.230	101.130	101.030	3.000	97.881	97.731	97.581	Margin = 2.250		Index = 2.410	
4.500	102.223	102.123	102.023	4.500	101.574	101.474	101.374	3.125	98.367	98.217	98.067				
4.625	102.673	102.573	102.473	4.625	102.082	101.982	101.882	3.250	99.134	98.984	98.834				
4.750	102.891	102.791	102.691	4.750	101.542	101.442	101.342	3.375	99.610	99.460	99.310				
4.875	102.386	102.286	102.186	4.875	101.915	101.815	101.715	3.500	100.079	99.929	99.779				
5.000	102.778	102.678	102.578	5.000	102.259	102.159	102.059	3.625	100.455	100.305	100.155				
5.125	103.142	103.042	102.942	5.125	102.767	102.667	102.567	3.750	100.009	99.859	99.709				
5.250	102.420	102.320	102.220	5.250	102.008	101.908	101.808	3.875	100.403	100.253	100.103				
5.375	102.852	102.752	102.652	5.375	102.382	102.282	102.182	4.000	100.802	100.652	100.502				
5.500	103.245	103.145	103.045	5.500	102.726	102.626	102.526	4.125	101.126	100.976	100.826				
5.625	103.608	103.508	103.408	5.625	103.233	103.133	103.033	4.250	100.529	100.379	100.229				
5.750	103.105	103.005	102.905	5.750	102.568	102.468	102.368	4.375	100.880	100.730	100.580				
5.875	103.537	103.437	103.337	5.875	102.942	102.842	102.742	4.500	101.201	101.051	100.901				
6.000	103.930	103.830	103.730	6.000	103.286	103.186	103.086	4.625	101.686	101.536	101.386				

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	98.883	98.733	98.583	3.750	98.587	98.437	98.287	2.375	93.589	93.439	93.289	3.125	94.656	94.506	94.356
3.875	99.425	99.275	99.125	3.875	99.003	98.853	98.703	2.500	94.082	93.932	93.782	3.250	96.011	95.861	95.711
4.000	99.951	99.801	99.651	4.000	99.424	99.274	99.124	2.625	94.575	94.425	94.275	3.375	96.393	96.243	96.093
4.125	100.473	100.323	100.173	4.125	99.772	99.622	99.472	2.750	96.689	96.539	96.389	3.500	96.780	96.630	96.480
4.250	100.174	100.074	99.974	4.250	99.857	99.757	99.657	2.875	97.178	97.028	96.878	3.625	97.118	96.968	96.818
4.375	100.642	100.542	100.442	4.375	100.230	100.130	100.030	3.000	97.662	97.512	97.362	Margin = 2.250		Index = 2.410	
4.500	101.073	100.973	100.873	4.500	100.574	100.474	100.374	3.125	98.148	97.998	97.848	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.523	101.423	101.323	4.625	101.082	100.982	100.882	3.250	98.040	97.890	97.740	Rate	30 Day	45 Day	60 Day
4.750	101.741	101.641	101.541	4.750	100.542	100.442	100.342	3.375	98.516	98.366	98.216	4.500	99.923	99.673	99.423
4.875	101.236	101.136	101.036	4.875	100.915	100.815	100.715	3.500	98.985	98.835	98.685	4.625	100.373	100.123	99.873
5.000	101.628	101.528	101.428	5.000	101.259	101.159	101.059	3.625	99.361	99.211	99.061	4.750	99.654	99.404	99.154
5.125	101.992	101.892	101.792	5.125	101.767	101.667	101.567	3.750	99.009	98.859	98.709	4.875	100.086	99.836	99.586
5.250	101.270	101.170	101.070	5.250	101.008	100.908	100.808	3.875	99.403	99.253	99.103	5.000	100.478	100.228	99.978
5.375	101.702	101.602	101.502	5.375	101.382	101.282	101.182	4.000	99.802	99.652	99.502	5.125	100.842	100.592	100.342
5.500	102.095	101.995	101.895	5.500	101.726	101.626	101.526	4.125	100.126	99.976	99.826	5.250	100.120	99.870	99.620
5.625	102.458	102.358	102.258	5.625	102.233	102.133	102.033	4.250	99.154	99.004	98.854	5.375	100.687	100.437	100.187
5.750	101.955	101.855	101.755	5.750	101.568	101.468	101.368	4.375	99.505	99.355	99.205	5.500	100.937	100.687	100.437
5.875	102.387	102.287	102.187	5.875	101.942	101.842	101.742	4.500	99.826	99.676	99.526	5.625	101.187	100.937	100.687
6.000	102.780	102.680	102.580	6.000	102.286	102.186	102.086	4.625	100.311	100.161	100.011	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:	4/5/2019 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	99.128	98.878	98.628
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	97.173	96.923	96.673	
4.625	97.623	97.373	97.123	
4.750	96.904	96.654	96.404	
4.875	97.336	97.086	96.836	
5.000	97.728	97.478	97.228	
5.125	98.092	97.842	97.592	
5.250	97.370	97.120	96.870	
5.375	97.937	97.687	97.437	
5.500	98.187	97.937	97.687	
5.625	98.437	98.187	97.937	
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.: 6/4/2019

W. Rate Sheet Dated: 4/5/2019

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	101.914	101.814	101.714	4.375	100.983	100.883	100.783	4.375	100.795	100.695	100.595	4.375	101.010	100.910	100.810	4.375	100.079	99.979	99.879
4.500	102.406	102.306	102.206	4.500	101.527	101.427	101.327	4.500	101.339	101.239	101.139	4.500	101.521	101.421	101.321	4.500	100.642	100.542	100.442
4.625	102.736	102.636	102.536	4.625	101.928	101.828	101.728	4.625	101.741	101.641	101.541	4.625	101.754	101.654	101.554	4.625	100.946	100.846	100.746
4.750	102.995	102.895	102.795	4.750	102.503	102.403	102.303	4.750	102.499	102.399	102.299	4.750	101.958	101.858	101.758	4.750	101.466	101.366	101.266
4.875	103.383	103.283	103.183	4.875	102.943	102.843	102.743	4.875	102.943	102.843	102.743	4.875	102.407	102.307	102.207	4.875	101.967	101.867	101.767
4.990	103.685	103.585	103.485	4.990	103.291	103.191	103.091	4.990	103.291	103.191	103.091	4.990	102.770	102.670	102.570	4.990	102.376	102.276	102.176
5.000	103.785	103.685	103.585	5.000	103.391	103.291	103.191	5.000	103.391	103.291	103.191	5.000	102.870	102.770	102.670	5.000	102.476	102.376	102.276
5.125	104.023	103.923	103.823	5.125	103.691	103.591	103.491	5.125	103.691	103.591	103.491	5.125	102.761	102.661	102.561	5.125	102.429	102.329	102.229
5.250	104.373	104.273	104.173	5.250	104.160	104.060	103.960	5.250	104.151	104.051	103.951	5.250	103.253	103.153	103.053	5.250	103.040	102.940	102.840
5.375	104.663	104.563	104.463	5.375	104.491	104.391	104.291	5.375	104.585	104.485	104.385	5.375	103.401	103.301	103.201	5.375	103.229	103.129	103.029
5.500	104.911	104.811	104.711	5.500	104.766	104.666	104.566	5.500	104.860	104.760	104.660	5.500	103.827	103.727	103.627	5.500	103.682	103.582	103.482
5.625	104.999	104.899	104.799	5.625	104.996	104.896	104.796	5.625	105.090	104.990	104.890	5.625	103.757	103.657	103.557	5.625	103.754	103.654	103.554
5.750	105.449	105.349	105.249	5.750	105.696	105.596	105.496	5.750	105.754	105.654	105.554	5.750	103.974	103.874	103.774	5.750	103.974	103.874	103.774
5.875	105.626	105.526	105.426	5.875	106.035	105.935	105.835	5.875	106.098	105.998	105.898	5.875	103.632	103.532	103.432	5.875	103.632	103.532	103.432
5.990	105.731	105.631	105.531	5.990	106.212	106.112	106.012	5.990	106.275	106.175	106.075	5.990	103.981	103.881	103.781	5.990	103.981	103.881	103.781
6.000	105.831	105.731	105.631	6.000	106.312	106.212	106.112	6.000	106.375	106.275	106.175	6.000	104.081	103.981	103.881	6.000	104.081	103.981	103.881
6.125	105.960	105.860	105.760	6.125	106.581	106.481	106.381	6.125	106.643	106.543	106.443	6.125	104.316	104.216	104.116	6.125	104.316	104.216	104.116
6.250	106.075	105.975	105.875	6.250	106.783	106.683	106.583	6.250	106.845	106.745	106.645	6.250	104.537	104.437	104.337	6.250	104.537	104.437	104.337
6.375	105.911	105.787	105.711	6.375	106.687	106.556	106.487	6.375	106.718	106.594	106.518	6.375	102.141	102.017	101.941	6.375	102.141	102.017	101.941

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	99.891	99.791	99.691	4.625	102.818	102.718	102.618	4.625	102.208	102.108	102.008	4.625	102.146	102.046	101.946	3.375	99.857	99.757	99.657
4.500	100.454	100.354	100.254	4.750	103.253	103.153	103.053	4.750	102.211	102.111	102.011	4.750	102.149	102.049	101.949	3.500	100.340	100.240	100.140
4.625	100.759	100.659	100.559	4.875	103.614	103.514	103.414	4.875	102.620	102.520	102.420	4.875	102.558	102.458	102.358	3.625	100.755	100.655	100.555
4.750	101.462	101.362	101.262	4.990	103.773	103.673	103.573	4.990	102.978	102.878	102.778	4.990	102.916	102.816	102.716	3.750	101.076	100.976	100.876
4.875	101.967	101.867	101.767	5.000	103.873	103.773	103.673	5.000	103.078	102.978	102.878	5.000	103.016	102.916	102.816	3.875	101.467	101.367	101.267
4.990	102.376	102.276	102.176	5.125	104.170	104.070	103.970	5.125	103.398	103.298	103.198	5.125	103.336	103.236	103.136	3.990	101.774	101.674	101.574
5.000	102.476	102.376	102.276	5.250	104.608	104.508	104.408	5.250	103.475	103.375	103.275	5.250	103.319	103.219	103.119	4.000	101.874	101.774	101.674
5.125	102.429	102.329	102.229	5.375	104.800	104.700	104.600	5.375	103.748	103.648	103.548	5.375	103.591	103.491	103.391	4.125	102.275	102.175	102.075
5.250	103.131	103.031	102.931	5.500	105.010	104.910	104.810	5.500	104.010	103.910	103.810	5.500	103.854	103.754	103.654	4.250	102.661	102.561	102.461
5.375	103.323	103.223	103.123	5.625	105.175	105.075	104.975	5.625	104.236	104.136	104.036	5.625	104.080	103.980	103.880	4.375	103.054	102.954	102.854
5.500	103.776	103.676	103.576	5.750	105.225	105.125	105.025	5.750	104.733	104.633	104.533	5.750	104.555	104.455	104.355	4.500	103.433	103.333	103.233
5.625	103.757	103.657	103.557	5.875	105.447	105.347	105.247	5.875	105.074	104.974	104.874	5.875	104.856	104.756	104.656	4.625	103.218	103.118	103.018
5.750	103.974	103.874	103.774	5.990	105.543	105.443	105.343	5.990	105.239	105.139	105.039	5.990	105.020	104.920	104.820	4.750	103.448	103.348	103.248
5.875	103.632	103.532	103.432	6.000	105.643	105.543	105.443	6.000	105.339	105.239	105.139	6.000	105.102	105.002	104.902	4.875	103.677	103.577	103.477
5.990	103.981	103.881	103.781	6.125	105.838	105.738	105.638	6.125	105.605	105.505	105.405	6.125	105.387	105.287	105.187	4.990	103.726	103.626	103.526
6.000	104.081	103.981	103.881	6.250	105.415	105.315	105.215	6.250	105.213	105.089	105.013	6.250	104.994	104.794	104.794	5.000	103.826	103.726	103.626
6.125	104.316	104.216	104.116	6.375	105.630	105.530	105.430	6.375	105.382	105.306	105.230	6.375	105.287	105.087	105.087	5.125	103.537	103.437	103.337
6.250	104.537	104.437	104.337	6.500	105.733	105.609	105.533	6.500	105.660	105.536	105.460	6.500	105.442	105.242	105.242	5.250	103.728	103.628	103.528
6.375	102.141	102.017	101.941	6.625	105.812	105.688	105.612	6.625	105.784	105.660	105.584	6.625	105.566	105.366	105.366	5.375	103.918	103.818	103.718

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	99.891	99.791	99.691	4.625	102.818	102.718	102.618	4.625	102.208	102.108	102.008	4.625	102.146	102.046	101.946	3.375	99.857	99.757	99.657	3.375	99.842	99.642	99.642
4.500	100.454	100.354	100.254	4.750	103.253	103.153	103.053	4.750	102.211	102.111	102.011	4.750	102.149	102.049	101.949	3.500	100.340	100.240	100.140	3.500	100.314	100.114	100.114
4.625	100.759	100.659	100.559	4.875	103.614	103.514	103.414	4.875	102.620	102.520	102.420	4.875	102.558	102.358	102.358	3.625	100.755	100.655	100.555	3.625	100.731	100.531	100.531
4.750	101.462	101.362	101.262	4.990	103.773	103.673	103.573	4.990	102.978	102.878	102.778	4.990	102.916	102.716	102.716	3.750	101.076	100.976	100.876	3.750	101.366	101.166	101.166
4.875	101.967	101.867	101.767	5.000	103.873	103.773	103.673	5.000	103.078	102.978	102.878	5.000	103.016	102.816	102.816	3.875	101.467	101.367	101.267	3.875	101.534	101.334	101.334
4.990	102.376	102.276	102.176	5.125	104.170	104.070	103.970	5.125	103.398	103.298	103.198	5.125	103.336	103.136	103.136	3.990	101.774	101.674	101.574	3.990	101.703	101.503	101.503
5.000	102.476	102.376	102.276	5.250	104.608	104.508	104.408	5.250	103.475	103.375	103.275	5.250	103.419	103.119	103.119	4.000	101.874	101.774	101.674	4.000	101.803	101.603	101.603
5.125	102.429	102.329	102.229	5.375	104.800	104.700	104.600	5.375	103.748	103.648	103.548	5.375	103.591	103.391	103.391	4.125	102.275	102.175	102.075	4.125	102.138	101.938	101.938
5.250	103.131	103.031	102.931	5.500	105.010	104.910	104.810	5.500	104.010	103.910	103.810	5.500	103.854	103.654	103.654	4.250	102.661	102.561	102.461	4.250	102.520	102.320	102.320
5.375	103.776	103.676	103.576	5.625	105.215	105.115	105.015	5.625	104.278	104.178	104.078	5.625	104.119	103.919	103.919	4.375	103.049	102.949	102.849	4.375	103.080	102.880	102.880
5.500	103.776	103.676	103.576	5.750	105.225	105.125	105.025	5.750	104.773	104.673	104.573	5.750	104.555	104.355	104.355	4.500	103.493	103.393	103.293	4.500	103.310	103.110	103.110
5.625	103.757	103.657	103.557	5.875	105.447	105.347	105.247	5.875	105.074	104.974	104.874	5.875	104.856	104.656	104.656	4.625	103.218	103.118	103.018	4.625	103.285	103.085	103.085
5.750	103.974	103.874	103.774	5.990	105.543	105.443	105.343	5.990	105.239	105.139	105.039	5.990	105.020	104.820	104.820	4.750	103.448	103.348	103.248	4.750	103.001	102.801	102.801
5.875	103.632	103.532	103.432	6.000	105.643	105.543	105.443	6.000	105.339	105.239	105.139	6.000	105.120	104.920	104.920	4.875	103.677	103.577	103.477	4.875	103.227	103.027	103.027
5.990	103.981	103.881	103.781	6.125	105.838	105.738	105.638	6.125	105.605	105.505	105.405	6.125	105.387	105.187	105.187	4.990	103.726	103.626	103.526	4.990	103.275	103.075	103.075
6.000	104.081	103.981	103.881	6.250	105.415	105.291	105.215	6.250	105.213	105.089	105.013	6.250	104.994	104.794	104.794	5.000	103.826	103.726	103.626	5.000	103.375	103.175	103.175
6.125	104.316	104.216	104.116	6.375	105.630	105.506	105.430	6.375	105.506	105.382	105.306	6.375	105.287	105.087	105.087	5.125	103.537	103.437	103.337	5.125	103.827	103.627	103.627
6.250	104.537	104.437	104.337	6.500	105.733	105.609	105.533	6.500	105.660	105.536	105.460	6.500	105.442	105.242	105.242	5.250	103.728	103.628	103.528	5.250	103.927	103.727	103.727
6.375	102.141	102.017	101.941	6.625	105.812	105.688	105.612	6.625	105.784	105.660	105.584	6.625	105.566	105.366	105.366	5.375	103.918	103.818	103.718	5.375	103.216	103.016	103.016



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.: 6/4/2019

W. Rate Sheet Dated: 4/5/2019

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	103.182	103.082	102.982	4.750	102.682	102.582	102.482	4.750	102.682	102.582	102.482	4.750	101.969	101.869	101.769	4.750	101.469	101.369	101.269
4.875	103.656	103.556	103.456	4.875	103.156	103.056	102.956	4.875	103.156	103.056	102.956	4.875	102.443	102.343	102.243	4.875	101.943	101.843	101.743
4.990	103.825	103.725	103.625	4.990	103.325	103.225	103.125	4.990	103.325	103.225	103.125	4.990	102.612	102.512	102.412	4.990	102.112	102.012	101.912
5.000	103.925	103.825	103.725	5.000	103.425	103.325	103.225	5.000	103.425	103.325	103.225	5.000	102.712	102.612	102.512	5.000	102.212	102.112	102.012
5.125	103.923	103.823	103.723	5.125	103.423	103.323	103.223	5.125	103.423	103.323	103.223	5.125	102.281	102.181	102.081	5.125	101.781	101.681	101.581
5.250	104.356	104.256	104.156	5.250	103.856	103.756	103.656	5.250	103.856	103.756	103.656	5.250	102.714	102.614	102.514	5.250	102.214	102.114	102.014
5.375	104.782	104.682	104.582	5.375	104.282	104.182	104.082	5.375	104.282	104.182	104.082	5.375	103.140	103.040	102.940	5.375	103.140	103.040	102.940
5.500	105.025	104.925	104.825	5.500	105.025	104.925	104.825	5.500	105.025	104.925	104.825	5.500	103.383	103.283	103.183	5.500	103.383	103.283	103.183
5.625	105.055	104.955	104.855	5.625	105.055	104.955	104.855	5.625	105.055	104.955	104.855	5.625	102.660	102.560	102.460	5.625	102.660	102.560	102.460
5.750	105.469	105.369	105.269	5.750	105.469	105.369	105.269	5.750	105.469	105.369	105.269	5.750	103.074	102.974	102.874	5.750	103.074	102.974	102.874
5.875	105.726	105.626	105.526	5.875	105.726	105.626	105.526	5.875	105.726	105.626	105.526	5.875	103.331	103.231	103.131	5.875	103.331	103.231	103.131
5.990	105.872	105.772	105.672	5.990	105.872	105.772	105.672	5.990	105.872	105.772	105.672	5.990	103.477	103.377	103.277	5.990	103.477	103.377	103.277
6.000	105.972	105.872	105.772	6.000	105.972	105.872	105.772	6.000	105.972	105.872	105.772	6.000	103.577	103.477	103.377	6.000	103.577	103.477	103.377
6.125	105.961	105.704	105.585	6.125	105.961	105.704	105.585	6.125	105.961	105.704	105.585	6.125	102.523	102.266	102.147	6.125	102.523	102.266	102.147
6.250	106.208	105.954	105.835	6.250	106.208	105.954	105.835	6.250	106.208	105.954	105.835	6.250	103.395	103.141	103.022	6.250	103.395	103.141	103.022
6.375	106.550	106.450	106.350	6.375	106.550	106.450	106.350	6.375	106.550	106.450	106.350	6.375	103.587	103.487	103.387	6.375	103.587	103.487	103.387
6.500	107.391	107.291	107.191	6.500	107.391	107.291	107.191	6.500	107.391	107.291	107.191	6.500	104.278	104.178	104.078	6.500	104.278	104.178	104.078
6.625	107.802	107.702	107.602	6.625	107.802	107.702	107.602	6.625	107.802	107.702	107.602	6.625	104.539	104.439	104.339	6.625	104.539	104.439	104.339
6.750	108.073	107.973	107.873	6.750	108.073	107.973	107.873	6.750	108.073	107.973	107.873	6.750	104.660	104.560	104.460	6.750	104.660	104.560	104.460
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	101.469	101.369	101.269	4.250	102.051	101.931	101.851	4.250	102.426	102.306	102.226	4.250	102.426	102.306	102.226	3.750	101.272	101.149	101.072
4.875	101.943	101.843	101.743	4.375	102.440	102.320	102.240	4.375	102.815	102.695	102.615	4.375	102.815	102.695	102.615	3.875	101.717	101.597	101.517
4.990	102.112	102.012	101.912	4.500	102.745	102.626	102.545	4.500	103.120	103.001	102.920	4.500	103.120	103.001	102.920	3.990	101.843	101.743	101.643
5.000	102.212	102.112	102.012	4.625	103.131	103.018	102.931	4.625	103.506	103.393	103.306	4.625	103.506	103.393	103.306	4.000	101.943	101.843	101.743
5.125	101.781	101.681	101.581	4.750	103.493	103.376	103.293	4.750	103.868	103.751	103.668	4.750	103.868	103.751	103.668	4.125	102.452	102.352	102.252
5.250	102.214	102.114	102.014	4.875	103.824	103.710	103.624	4.875	104.199	104.085	103.999	4.875	104.199	104.085	103.999	4.250	102.780	102.680	102.580
5.375	103.140	103.040	102.940	4.990	104.034	103.924	103.834	4.990	104.159	104.049	103.959	4.990	104.159	104.049	103.959	4.375	103.174	103.074	102.974
5.500	103.383	103.283	103.183	5.000	104.134	104.024	103.934	5.000	104.259	104.149	104.059	5.000	104.259	104.149	104.059	4.500	102.567	102.467	102.367
5.625	102.660	102.560	102.460	5.125	104.159	104.003	103.923	5.125	104.284	104.128	104.048	5.125	104.284	104.128	104.048	4.625	102.986	102.886	102.786
5.750	103.074	102.974	102.874	5.250	104.471	104.316	104.237	5.250	104.596	104.441	104.362	5.250	104.596	104.441	104.362	4.750	103.425	103.325	103.225
5.875	103.331	103.231	103.131	5.375	104.865	104.713	104.634	5.375	104.865	104.713	104.634	5.375	104.865	104.713	104.634	4.875	103.723	103.623	103.523
5.990	103.477	103.377	103.277	5.500	105.109	104.961	104.882	5.500	105.109	104.961	104.882	5.500	105.109	104.961	104.882	4.990	103.366	103.266	103.166
6.000	103.577	103.477	103.377	5.625	104.883	104.783	104.683	5.625	104.883	104.783	104.683	5.625	104.883	104.783	104.683	5.000	103.466	103.366	103.266
6.125	102.523	102.266	102.147	5.750	105.177	105.077	104.977	5.750	105.177	105.077	104.977	5.750	105.177	105.077	104.977	5.125	103.780	103.680	103.580
6.250	103.395	103.141	103.022	5.875	105.571	105.471	105.371	5.875	105.571	105.471	105.371	5.875	105.571	105.471	105.371	5.250	103.935	103.835	103.735
6.375	103.587	103.487	103.387	5.990	105.644	105.544	105.444	5.990	105.644	105.544	105.444	5.990	105.644	105.544	105.444	5.375	104.155	104.055	103.955
6.500	104.278	104.178	104.078	6.000	105.744	105.644	105.544	6.000	105.744	105.644	105.544	6.000	105.744	105.644	105.544	5.500	102.681	102.581	102.481
6.625	104.539	104.439	104.339	6.125	105.596	105.496	105.396	6.125	105.596	105.496	105.396	6.125	105.596	105.496	105.396	5.625	103.000	102.900	102.800
6.750	104.660	104.560	104.460	6.250	105.951	105.851	105.751	6.250	105.951	105.851	105.751	6.250	105.951	105.851	105.751	5.750	103.263	103.163	103.063
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	101.772	101.649	101.572	3.750	101.772	101.649	101.572	3.750	100.712	100.589	100.512	3.750	101.212	101.089	101.012	3.750	101.212	101.089	101.012
3.875	101.967	101.847	101.767	3.875	101.967	101.847	101.767	3.875	101.157	101.037	100.957	3.875	101.407	101.287	101.207	3.875	101.407	101.287	101.207
3.990	102.093	101.993	101.893	3.990	102.093	101.993	101.893	3.990	100.785	100.685	100.585	3.990	101.035	100.935	100.835	3.990	101.035	100.935	100.835
4.000	102.193	102.093	101.993	4.000	102.193	102.093	101.993	4.000	100.885	100.785	100.685	4.000	101.135	101.035	100.935	4.000	101.135	101.035	100.935
4.125	102.702	102.602	102.502	4.125	102.702	102.602	102.502	4.125	101.394	101.294	101.194	4.125	101.644	101.544	101.444	4.125	101.644	101.544	101.444
4.250	103.030	102.930	102.830	4.250	103.030	102.930	102.830	4.250	101.722	101.622	101.522	4.250	101.972	101.872	101.772	4.250	101.972	101.872	101.772
4.375	103.049	102.949	102.849	4.375	103.049	102.949	102.849	4.375	102.116	102.016	101.916	4.375	101.991	101.891	101.791	4.375	101.991	101.891	101.791
4.500	102.442	102.342	102.242	4.500	102.442	102.342	102.242	4.500	100.910	100.810	100.710	4.500	100.785	100.685	100.585	4.500	100.785	100.685	100.585
4.625	102.861	102.761	102.661	4.625	102.861	102.761	102.661	4.625	101.329	101.229	101.129	4.625	101.204	101.104	101.004	4.625	101.204	101.104	101.004
4.750	103.300	103.200	103.100	4.750	103.300</														



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.:

6/4/2019

W. Rate Sheet Dated: 4/5/2019

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	103.136	103.036	102.936	4.250	101.990	101.874	101.790	3.750	101.254	101.146	101.054	4.750	101.921	101.821	101.721	3.750	100.694	100.586	100.494
4.875	103.625	103.525	103.425	4.375	102.402	102.286	102.202	3.875	101.703	101.597	101.503	4.875	102.410	102.310	102.210	3.875	101.143	101.037	100.943
4.990	103.804	103.704	103.604	4.500	102.709	102.597	102.509	3.990	101.876	101.766	101.676	4.990	102.589	102.489	102.389	3.990	100.826	100.716	100.626
5.000	103.904	103.804	103.704	4.625	102.875	102.775	102.675	4.000	101.976	101.866	101.776	5.000	102.689	102.589	102.489	4.000	100.926	100.816	100.726
5.125	103.913	103.813	103.713	4.750	103.448	103.348	103.248	4.125	102.506	102.399	102.306	5.125	102.275	102.175	102.075	4.125	101.456	101.349	101.256
5.250	104.310	104.210	104.110	4.875	103.793	103.693	103.593	4.250	102.835	102.728	102.635	5.250	102.672	102.572	102.472	4.250	101.785	101.678	101.585
5.375	104.749	104.649	104.549	4.990	103.977	103.877	103.777	4.375	103.233	103.124	103.033	5.375	103.111	103.011	102.911	4.375	102.183	102.074	101.983
5.500	104.997	104.897	104.797	5.000	104.077	103.977	103.877	4.500	102.606	102.495	102.406	5.500	103.359	103.259	103.159	4.500	100.949	100.838	100.749
5.625	104.985	104.885	104.785	5.125	104.008	103.907	103.793	4.625	103.007	102.897	102.807	5.625	102.570	102.470	102.370	4.625	101.350	101.240	101.150
5.750	105.409	105.309	105.209	5.250	104.419	104.281	104.207	4.750	103.422	103.313	103.222	5.750	102.994	102.894	102.794	4.750	101.765	101.656	101.565
5.875	105.676	105.576	105.476	5.375	104.817	104.680	104.606	4.875	103.727	103.619	103.527	5.875	103.261	103.161	103.061	4.875	102.070	101.962	101.870
5.990	105.826	105.726	105.626	5.500	105.066	104.931	104.857	4.990	103.466	103.301	103.227	5.990	103.411	103.311	103.211	4.990	101.559	101.394	101.320
6.000	105.926	105.826	105.726	5.625	104.785	104.685	104.585	5.000	103.566	103.401	103.327	6.000	103.511	103.411	103.311	5.000	101.659	101.494	101.420
6.125	105.893	105.613	105.502	5.750	105.082	104.982	104.882	5.125	103.885	103.721	103.647	6.125	102.424	102.144	102.033	5.125	101.978	101.814	101.740
6.250	106.144	105.867	105.756	5.875	105.480	105.380	105.280	5.250	104.041	103.879	103.805	6.250	103.331	103.054	102.943	5.250	102.134	101.972	101.898
6.375	106.452	106.352	106.252	5.990	105.555	105.455	105.355	5.375	104.263	104.101	104.027	6.375	103.489	103.389	103.289	5.375	102.356	102.194	102.120
6.500	106.719	106.619	106.519	6.000	105.655	105.555	105.455	5.500	102.672	102.572	102.472	6.500	103.606	103.506	103.406	5.500	100.515	100.415	100.315
6.625	107.190	107.090	106.990	6.125	105.529	105.520	105.139	5.625	102.996	102.896	102.796	6.625	103.927	103.827	103.727	5.625	100.839	100.739	100.639
6.750	107.525	107.425	107.325	6.250	105.887	105.609	105.498	5.750	103.262	103.162	103.062	6.750	104.112	104.012	103.912	5.750	101.105	101.005	100.905

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.:

6/4/2019

W. Rate Sheet Dated: 4/5/2019

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)