



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.: 5/9/2019

45 Day Lock Exp.: 5/24/2019

60 Day Lock Exp.: 6/10/2019

W. Rate Sheet Dated: 4/9/2019

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	101.360	101.210	101.060	3.750	100.838	100.688	100.538	2.375	96.296	96.146	95.996	3.125	97.344	97.194	97.044
3.875	101.893	101.743	101.593	3.875	101.255	101.105	100.955	2.500	96.789	96.639	96.489	3.250	98.011	97.861	97.711
4.000	102.418	102.268	102.118	4.000	101.676	101.526	101.376	2.625	97.282	97.132	96.982	3.375	98.393	98.243	98.093
4.125	102.850	102.700	102.550	4.125	102.023	101.873	101.723	2.750	98.689	98.539	98.389	3.500	98.780	98.630	98.480
4.250	102.536	102.436	102.336	4.250	102.014	101.914	101.814	2.875	99.178	99.028	98.878	3.625	99.118	98.968	98.818
4.375	102.986	102.886	102.786	4.375	102.388	102.288	102.188	3.000	99.662	99.512	99.362	Margin = 2.250		Index = 2.410	
4.500	103.441	103.341	103.241	4.500	102.732	102.632	102.532	3.125	100.148	99.998	99.848				
4.625	103.822	103.722	103.622	4.625	103.240	103.140	103.040	3.250	100.236	100.086	99.936				
4.750	103.947	103.847	103.747	4.750	102.621	102.521	102.421	3.375	100.712	100.562	100.412				
4.875	103.510	103.410	103.310	4.875	102.995	102.895	102.795	3.500	101.181	101.031	100.881				
5.000	103.888	103.788	103.688	5.000	103.339	103.239	103.139	3.625	101.556	101.406	101.256				
5.125	104.429	104.329	104.229	5.125	103.847	103.747	103.647	3.750	101.356	101.206	101.056				
5.250	103.678	103.578	103.478	5.250	103.197	103.097	102.997	3.875	101.751	101.601	101.451				
5.375	104.086	103.986	103.886	5.375	103.571	103.471	103.371	4.000	102.149	101.999	101.849				
5.500	104.464	104.364	104.264	5.500	103.915	103.815	103.715	4.125	102.474	102.324	102.174				
5.625	105.005	104.905	104.805	5.625	104.422	104.322	104.222	4.250	101.802	101.652	101.502				
5.750	105.098	104.998	104.898	5.750	104.492	104.392	104.292	4.375	102.153	102.003	101.853				
5.875	105.505	105.405	105.305	5.875	104.865	104.765	104.665	4.500	102.475	102.325	102.175				
6.000	105.883	105.783	105.683	6.000	105.209	105.109	105.009	4.625	102.960	102.810	102.660				

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	100.210	100.060	99.910	3.750	99.838	99.688	99.538	2.375	95.296	95.146	94.996	3.125	96.344	96.194	96.044
3.875	100.743	100.593	100.443	3.875	100.255	100.105	99.955	2.500	95.789	95.639	95.489	3.250	97.011	96.861	96.711
4.000	101.268	101.118	100.968	4.000	100.676	100.526	100.376	2.625	96.282	96.132	95.982	3.375	97.393	97.243	97.093
4.125	101.700	101.550	101.400	4.125	101.023	100.873	100.723	2.750	97.689	97.539	97.389	3.500	97.780	97.630	97.480
4.250	101.386	101.286	101.186	4.250	101.014	100.914	100.814	2.875	98.178	98.028	97.878	3.625	98.118	97.968	97.818
4.375	101.836	101.736	101.636	4.375	101.388	101.288	101.188	3.000	98.662	98.512	98.362	Margin = 2.250		Index = 2.410	
4.500	102.291	102.191	102.091	4.500	101.732	101.632	101.532	3.125	99.148	98.998	98.848	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.672	102.572	102.472	4.625	102.240	102.140	102.040	3.250	99.236	99.086	98.936	Rate	30 Day	45 Day	60 Day
4.750	102.797	102.697	102.597	4.750	101.621	101.521	101.421	3.375	99.712	99.562	99.412	4.500	101.141	100.891	100.641
4.875	102.360	102.260	102.160	4.875	101.995	101.895	101.795	3.500	100.181	100.031	99.881	4.625	101.522	101.272	101.022
5.000	102.738	102.638	102.538	5.000	102.339	102.239	102.139	3.625	100.556	100.406	100.256	4.750	100.803	100.553	100.303
5.125	103.279	103.179	103.079	5.125	102.847	102.747	102.647	3.750	100.356	100.206	100.056	4.875	101.210	100.960	100.710
5.250	102.528	102.428	102.328	5.250	102.197	102.097	101.997	3.875	100.751	100.601	100.451	5.000	101.588	101.338	101.088
5.375	102.936	102.836	102.736	5.375	102.571	102.471	102.371	4.000	101.149	100.999	100.849	5.125	102.129	101.879	101.629
5.500	103.314	103.214	103.114	5.500	102.915	102.815	102.715	4.125	101.474	101.324	101.174	5.250	101.378	101.128	100.878
5.625	103.855	103.755	103.655	5.625	103.422	103.322	103.222	4.250	100.802	100.652	100.502	5.375	102.000	101.750	101.500
5.750	103.948	103.848	103.748	5.750	103.492	103.392	103.292	4.375	101.153	101.003	100.853	5.500	102.250	102.000	101.750
5.875	104.355	104.255	104.155	5.875	103.865	103.765	103.665	4.500	101.475	101.325	101.175	5.625	102.500	102.250	102.000
6.000	104.733	104.633	104.533	6.000	104.209	104.109	104.009	4.625	101.960	101.810	101.660	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
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	100.000	99.750	99.500	5.250	99.650	99.400	99.150
5.750	102.250	102.000	101.750	5.750	101.772	101.522	101.272
5.875	102.500	102.250	102.000	5.875	102.145	101.895	101.645
6.250	102.750	102.500	102.250	6.250	102.677	102.427	102.177
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	98.391	98.141	97.891	
4.625	98.772	98.522	98.272	
4.750	98.053	97.803	97.553	
4.875	98.460	98.210	97.960	
5.000	98.838	98.588	98.338	
5.125	99.379	99.129	98.879	
5.250	98.628	98.378	98.128	
5.375	99.250	99.000	98.750	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
5.750	100.000	99.750	99.500	

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



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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/9/2019

45 Day Lock Exp.:

#####

60 Day Lock Exp.:

#####

W. Rate Sheet Dated: 4/9/2019

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	100.048	99.898	99.748	3.750	99.526	99.376	99.226	2.375	92.796	92.646	92.496	3.125	95.66	95.506	95.356
3.875	100.580	100.430	100.280	3.875	99.942	99.792	99.642	2.500	93.289	93.139	92.989	3.250	97.01	96.861	96.711
4.000	101.105	100.955	100.805	4.000	100.363	100.213	100.063	2.625	93.782	93.632	93.482	3.375	97.39	97.243	97.093
4.125	101.537	101.387	101.237	4.125	100.711	100.561	100.411	2.750	97.002	96.852	96.702	3.500	97.78	97.630	97.480
4.250	101.411	101.311	101.211	4.250	100.889	100.789	100.689	2.875	97.491	97.341	97.191	3.625	98.12	97.968	97.818
4.375	101.861	101.761	101.661	4.375	101.263	101.163	101.063	3.000	97.974	97.824	97.674	Margin = 2.250		Index = 2.410	
4.500	102.316	102.216	102.116	4.500	101.607	101.507	101.407	3.125	98.461	98.311	98.161				
4.625	102.697	102.597	102.497	4.625	102.115	102.015	101.915	3.250	99.236	99.086	98.936				
4.750	102.744	102.644	102.544	4.750	101.418	101.318	101.218	3.375	99.712	99.562	99.412				
4.875	102.307	102.207	102.107	4.875	101.792	101.692	101.592	3.500	100.181	100.031	99.881				
5.000	102.685	102.585	102.485	5.000	102.136	102.036	101.936	3.625	100.556	100.406	100.256				
5.125	103.226	103.126	103.026	5.125	102.643	102.543	102.443	3.750	100.044	99.894	99.744				
5.250	102.303	102.203	102.103	5.250	101.822	101.722	101.622	3.875	100.438	100.288	100.138				
5.375	102.711	102.611	102.511	5.375	102.196	102.096	101.996	4.000	100.837	100.687	100.537				
5.500	103.089	102.989	102.889	5.500	102.540	102.440	102.340	4.125	101.161	101.011	100.861				
5.625	103.630	103.530	103.430	5.625	103.047	102.947	102.847	4.250	100.677	100.527	100.377				
5.750	103.223	103.123	103.023	5.750	102.617	102.517	102.417	4.375	101.028	100.878	100.728				
5.875	103.630	103.530	103.430	5.875	102.990	102.890	102.790	4.500	101.350	101.200	101.050				
6.000	104.008	103.908	103.808	6.000	103.334	103.234	103.134	4.625	101.835	101.685	101.535				

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	98.898	98.748	98.598	3.750	98.526	98.376	98.226	2.375	93.546	93.396	93.246	3.125	94.656	94.506	94.356
3.875	99.430	99.280	99.130	3.875	98.942	98.792	98.642	2.500	94.039	93.889	93.739	3.250	96.011	95.861	95.711
4.000	99.955	99.805	99.655	4.000	99.363	99.213	99.063	2.625	94.532	94.382	94.232	3.375	96.393	96.243	96.093
4.125	100.387	100.237	100.087	4.125	99.711	99.561	99.411	2.750	96.783	96.633	96.483	3.500	96.780	96.630	96.480
4.250	100.261	100.161	100.061	4.250	99.889	99.789	99.689	2.875	97.272	97.122	96.972	3.625	97.118	96.968	96.818
4.375	100.711	100.611	100.511	4.375	100.263	100.163	100.063	3.000	97.756	97.606	97.456	Margin = 2.250		Index = 2.410	
4.500	101.166	101.066	100.966	4.500	100.607	100.507	100.407	3.125	98.242	98.092	97.942	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.547	101.447	101.347	4.625	101.115	101.015	100.915	3.250	98.142	97.992	97.842	Rate	30 Day	45 Day	60 Day
4.750	101.594	101.494	101.394	4.750	100.418	100.318	100.218	3.375	98.618	98.468	98.318	4.500	100.016	99.766	99.516
4.875	101.157	101.057	100.957	4.875	100.792	100.692	100.592	3.500	99.087	98.937	98.787	4.625	100.397	100.147	99.897
5.000	101.535	101.435	101.335	5.000	101.136	101.036	100.936	3.625	99.462	99.312	99.162	4.750	99.600	99.350	99.100
5.125	102.076	101.976	101.876	5.125	101.643	101.543	101.443	3.750	99.106	98.956	98.806	4.875	100.007	99.757	99.507
5.250	101.153	101.053	100.953	5.250	100.822	100.722	100.622	3.875	99.501	99.351	99.201	5.000	100.385	100.135	99.885
5.375	101.561	101.461	101.361	5.375	101.196	101.096	100.996	4.000	99.899	99.749	99.599	5.125	100.926	100.676	100.426
5.500	101.939	101.839	101.739	5.500	101.540	101.440	101.340	4.125	100.224	100.074	99.924	5.250	100.003	99.753	99.503
5.625	102.480	102.380	102.280	5.625	102.047	101.947	101.847	4.250	99.240	99.090	98.940	5.375	100.625	100.375	100.125
5.750	102.073	101.973	101.873	5.750	101.617	101.517	101.417	4.375	99.591	99.441	99.291	5.500	100.875	100.625	100.375
5.875	102.480	102.380	102.280	5.875	101.990	101.890	101.790	4.500	99.912	99.762	99.612	5.625	101.125	100.875	100.625
6.000	102.858	102.758	102.658	6.000	102.334	102.234	102.134	4.625	100.397	100.247	100.097	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:	4/9/2019 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
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	98.625	98.375	98.125	5.250	98.275	98.025	97.775
5.750	100.375	100.125	99.875	5.750	99.897	99.647	99.397
5.875	100.625	100.375	100.125	5.875	100.270	100.020	99.770
6.250	99.250	99.000	98.750	6.250	99.177	98.927	98.677
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	97.266	97.016	96.766	
4.625	97.647	97.397	97.147	
4.750	96.850	96.600	96.350	
4.875	97.257	97.007	96.757	
5.000	97.635	97.385	97.135	
5.125	98.176	97.926	97.676	
5.250	97.253	97.003	96.753	
5.375	97.875	97.625	97.375	
5.500	98.125	97.875	97.625	
5.625	98.375	98.125	97.875	
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 *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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/9/2019

45 Day Lock Exp.:

5/24/2019

60 Day Lock Exp.:

6/10/2019

W. Rate Sheet Dated: 4/9/2019

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	101.926	101.826	101.726	4.375	100.995	100.895	100.795	4.375	100.808	100.708	100.608	4.375	101.023	100.923	100.823	4.375	100.092	99.992	99.892
4.500	102.422	102.322	102.222	4.500	101.544	101.444	101.344	4.500	101.357	101.257	101.157	4.500	101.539	101.439	101.339	4.500	100.661	100.561	100.461
4.625	102.754	102.654	102.554	4.625	101.946	101.846	101.746	4.625	101.758	101.658	101.558	4.625	101.772	101.672	101.572	4.625	100.964	100.864	100.764
4.750	103.007	102.907	102.807	4.750	102.515	102.415	102.315	4.750	102.511	102.411	102.311	4.750	101.978	101.878	101.778	4.750	101.486	101.386	101.286
4.875	103.396	103.296	103.196	4.875	102.956	102.856	102.756	4.875	102.956	102.856	102.756	4.875	102.420	102.320	102.220	4.875	101.980	101.880	101.780
4.990	103.700	103.600	103.500	4.990	103.303	103.203	103.103	4.990	103.303	103.203	103.103	4.990	102.785	102.685	102.585	4.990	102.388	102.288	102.188
5.000	103.800	103.700	103.600	5.000	103.403	103.303	103.203	5.000	103.403	103.303	103.203	5.000	102.885	102.785	102.685	5.000	102.488	102.388	102.288
5.125	104.039	103.939	103.839	5.125	103.708	103.608	103.508	5.125	103.708	103.608	103.508	5.125	102.778	102.678	102.578	5.125	102.447	102.347	102.247
5.250	104.332	104.232	104.132	5.250	104.166	104.066	103.966	5.250	104.256	104.156	104.056	5.250	103.270	103.170	103.070	5.250	103.104	103.004	102.904
5.375	104.623	104.523	104.423	5.375	104.498	104.398	104.298	5.375	104.592	104.492	104.392	5.375	103.361	103.261	103.161	5.375	103.236	103.136	103.036
5.500	104.873	104.773	104.673	5.500	104.774	104.674	104.574	5.500	104.868	104.768	104.668	5.500	103.789	103.689	103.589	5.500	103.690	103.590	103.490
5.625	104.962	104.862	104.762	5.625	105.006	104.906	104.806	5.625	105.100	105.000	104.900	5.625	103.723	103.623	103.523	5.625	103.723	103.623	103.523
5.750	105.466	105.466	105.466	5.750	105.808	105.708	105.608	5.750	105.867	105.767	105.667	5.750	103.942	103.842	103.742	5.750	103.942	103.842	103.742
5.875	105.726	105.626	105.526	5.875	106.150	106.050	105.950	5.875	106.212	106.112	106.012	5.875	103.732	103.632	103.532	5.875	103.732	103.632	103.532
5.990	105.833	105.733	105.633	5.990	106.331	106.231	106.131	5.990	106.393	106.293	106.193	5.990	104.083	103.983	103.883	5.990	104.083	103.983	103.883
6.000	105.933	105.833	105.733	6.000	106.431	106.331	106.231	6.000	106.493	106.393	106.293	6.000	104.183	104.083	103.983	6.000	104.183	104.083	103.983
6.125	106.061	105.961	105.861	6.125	106.698	106.598	106.498	6.125	106.761	106.661	106.561	6.125	104.420	104.320	104.220	6.125	104.420	104.320	104.220
6.250	106.178	106.078	105.978	6.250	106.901	106.801	106.701	6.250	106.964	106.864	106.764	6.250	104.640	104.540	104.440	6.250	104.640	104.540	104.440
6.375	105.996	105.899	105.796	6.375	106.771	106.671	106.571	6.375	106.803	106.666	106.603	6.375	102.226	102.089	102.026	6.375	102.226	102.089	102.026

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	99.905	99.805	99.705	4.625	102.827	102.727	102.627	4.625	102.226	102.126	102.026	4.625	102.164	102.064	101.964	3.375	99.866	99.766	99.666
4.500	100.474	100.374	100.274	4.750	103.265	103.165	103.065	4.750	102.223	102.123	102.023	4.750	102.161	102.061	101.961	3.500	100.350	100.250	100.150
4.625	100.776	100.676	100.576	4.875	103.628	103.528	103.428	4.875	102.634	102.534	102.434	4.875	102.571	102.471	102.371	3.625	100.764	100.664	100.564
4.750	101.482	101.382	101.282	4.990	103.787	103.687	103.587	4.990	102.990	102.890	102.790	4.990	102.928	102.828	102.728	3.750	101.082	100.982	100.882
4.875	101.980	101.880	101.780	5.000	103.887	103.787	103.687	5.000	103.090	102.990	102.890	5.000	103.028	102.928	102.828	3.875	101.474	101.374	101.274
4.990	102.388	102.288	102.188	5.125	104.128	104.028	103.928	5.125	103.415	103.315	103.215	5.125	103.352	103.252	103.152	3.990	101.782	101.682	101.582
5.000	102.488	102.388	102.288	5.250	104.567	104.467	104.367	5.250	103.481	103.381	103.281	5.250	103.324	103.224	103.124	4.000	101.882	101.782	101.682
5.125	102.447	102.347	102.247	5.375	104.760	104.660	104.560	5.375	103.755	103.655	103.555	5.375	103.598	103.498	103.398	4.125	102.285	102.185	102.085
5.250	103.194	103.094	102.994	5.500	104.971	104.871	104.771	5.500	104.019	103.919	103.819	5.500	103.862	103.762	103.662	4.250	102.672	102.572	102.472
5.375	103.330	103.230	103.130	5.625	105.141	105.041	104.941	5.625	104.246	104.146	104.046	5.625	104.089	103.989	103.889	4.375	103.064	102.964	102.864
5.500	103.784	103.684	103.584	5.750	105.323	105.223	105.123	5.750	104.887	104.787	104.687	5.750	104.668	104.568	104.468	4.500	103.442	103.342	103.242
5.625	103.723	103.623	103.523	5.875	105.546	105.446	105.346	5.875	105.189	105.089	104.989	5.875	104.970	104.870	104.770	4.625	103.274	103.174	103.074
5.750	103.942	103.842	103.742	5.990	105.643	105.543	105.443	5.990	105.358	105.258	105.158	5.990	105.139	105.039	104.939	4.750	103.503	103.403	103.303
5.875	103.732	103.632	103.532	6.000	105.743	105.643	105.543	6.000	105.458	105.358	105.258	6.000	105.239	105.139	105.039	4.875	103.733	103.633	103.533
5.990	104.083	103.983	103.883	6.125	105.940	105.840	105.740	6.125	105.723	105.623	105.523	6.125	105.504	105.404	105.304	4.990	103.783	103.683	103.583
6.000	104.183	104.083	103.983	6.250	105.499	105.399	105.299	6.250	105.297	105.197	105.097	6.250	105.079	104.979	104.879	5.000	103.883	103.783	103.683
6.125	104.420	104.320	104.220	6.375	105.715	105.615	105.515	6.375	105.590	105.490	105.390	6.375	105.371	105.271	105.171	5.125	103.581	103.481	103.381
6.250	104.640	104.540	104.440	6.500	105.820	105.720	105.620	6.500	105.748	105.648	105.548	6.500	105.529	105.429	105.329	5.250	103.772	103.672	103.572
6.375	102.226	102.089	102.026	6.625	105.897	105.757	105.697	6.625	105.869	105.729	105.669	6.625	105.651	105.511	105.451	5.375	103.963	103.863	103.763

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	99.905	99.805	99.705	4.625	102.827	102.727	102.627	4.625	102.226	102.126	102.026	4.625	102.164	102.064	101.964	3.375	99.866	99.766	99.666	3.375	99.852	99.652	99.652
4.500	100.474	100.374	100.274	4.750	103.265	103.165	103.065	4.750	102.223	102.123	102.023	4.750	102.161	102.061	101.961	3.500	100.350	100.250	100.150	3.500	100.323	100.123	100.123
4.625	100.776	100.676	100.576	4.875	103.628	103.528	103.428	4.875	102.634	102.534	102.434	4.875	102.571	102.371	102.371	3.625	100.764	100.664	100.564	3.625	100.741	100.541	100.541
4.750	101.482	101.382	101.282	4.990	103.787	103.687	103.587	4.990	102.990	102.890	102.790	4.990	102.928	102.728	102.728	3.750	101.082	100.982	100.882	3.750	101.375	101.175	101.175
4.875	101.980	101.880	101.780	5.000	103.887	103.787	103.687	5.000	103.090	102.990	102.890	5.000	103.028	102.828	102.828	3.875	101.474	101.374	101.274	3.875	101.543	101.343	101.343
4.990	102.388	102.288	102.188	5.125	104.128	104.028	103.928	5.125	103.415	103.315	103.215	5.125	103.352	103.152	103.152	3.990	101.782	101.682	101.582	3.990	101.712	101.512	101.512
5.000	102.488	102.388	102.288	5.250	104.567	104.467	104.367	5.250	103.481	103.381	103.281	5.250	103.324	103.124	103.124	4.000	101.882	101.782	101.682	4.000	101.812	101.612	101.612
5.125	102.447	102.347	102.247	5.375	104.760	104.660	104.560	5.375	103.755	103.655	103.555	5.375	103.598	103.398	103.398	4.125	102.285	102.185	102.085	4.125	102.147	101.947	101.947
5.250	103.194	103.094	102.994	5.500	104.971	104.871	104.771	5.500	104.019	103.919	103.819	5.500	103.862	103.662	103.662	4.250	102.672	102.572	102.472	4.250	102.531	102.331	102.331
5.375	103.330	103.230	103.130	5.625	105.141	105.041	104.941	5.625	104.246	104.146	104.046	5.625	104.089	103.889	103.889	4.375	103.064	102.964	102.864	4.375	102.910	102.710	102.710
5.500	103.784	103.684	103.584	5.750	105.323	105.223	105.123	5.750	104.887	104.787	104.687	5.750	104.668	104.468	104.468	4.500	103.442	103.342	103.242	4.500	103.319	103.119	103.119
5.750	104.621	104.521	104.421	5.875	105.446	105.346	105.246	5.875	105.089	104.989	104.889	5.875	104.770	104.570	104.570	4.625	103.849	103.749	103.649	4.625	103.641	103.441	103.441
5.875	104.982	104.882	104.782	5.990	105.643	105.543	105.443	5.990	105.358	105.258	105.158	5.990	105.139	104.939	104.939	4.750	103.503	103.403	103.303	4.750	103.056	102.856	102.856
5.990	105.032	104.932	104.832	6.000	105.743	105.643	105.543	6.000	105.458	105.358	105.258	6.000	105.239	105.039	105.039	4.875	103.733	103.633	103.533	4.875	103.284	103.084	103.084
5.990	104.883	104.783	104.683	6.125	105.940	105.840	105.740	6.125	105.723	105.623	105.523	6.125	105.504	105.304	105.304	4.990	103.783	103.683	103.583	4.990	103.332	103.132	103.132
6.000	104.183	104.083	103.983	6.250	105.499	105.399	105.299	6.250	105.297	105.197	105.097	6.250	105.079	104.879	104.879	5.000	103.883	103.783	103.683	5.000	103.432	103.232	103.232
6.125	104.420	104.320	104.220	6.375	105.715	105.615	105.515	6.375	105.590	105.490	105.390	6.375	105.371	105.171	105.171	5.125	103.581	103.481	103.381	5.125	102.881	102.681	102.681
6.250	104.640	104.540	104.440	6.500	105.820	105.720	105.620	6.500	105.748	105.648	105.548	6.500	105.529	105.329	105.329	5.250	103.772	103.672	103.572	5.250	103.072	102.872	102.872
6.375	102.226	102.089	102.026	6.625	105.897	105.757	105.697	6.625	105.869	105.729	105.669	6.625	105.651	105.451	105.451	5.375	103.963	103.863	103.763	5.375	103.260	103.060	103.060



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.: 5/9/2019
45 Day Lock Exp.: 5/24/2019
60 Day Lock Exp.: 6/10/2019

W. Rate Sheet Dated: 4/9/2019

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	103.196	103.096	102.996	4.750	102.696	102.596	102.496	4.750	102.696	102.596	102.496	4.750	101.977	101.877	101.777	4.750	101.477	101.377	101.277
4.875	103.693	103.593	103.493	4.875	103.193	103.093	102.993	4.875	103.193	103.093	102.993	4.875	102.474	102.374	102.274	4.875	101.974	101.874	101.774
4.990	103.876	103.776	103.676	4.990	103.376	103.276	103.176	4.990	103.376	103.276	103.176	4.990	102.657	102.557	102.457	4.990	102.157	102.057	101.957
5.000	103.976	103.876	103.776	5.000	103.476	103.376	103.276	5.000	103.476	103.376	103.276	5.000	102.757	102.657	102.557	5.000	102.257	102.157	102.057
5.125	103.956	103.822	103.732	5.125	103.456	103.322	103.232	5.125	103.456	103.322	103.232	5.125	102.347	102.213	102.123	5.125	101.847	101.713	101.623
5.250	104.403	104.275	104.185	5.250	103.903	103.775	103.685	5.250	103.903	103.775	103.685	5.250	102.794	102.666	102.576	5.250	102.294	102.166	102.076
5.375	104.844	104.723	104.633	5.375	104.844	104.723	104.633	5.375	104.844	104.723	104.633	5.375	103.235	103.114	103.024	5.375	103.235	103.114	103.024
5.500	105.073	104.953	104.863	5.500	105.073	104.953	104.863	5.500	105.073	104.953	104.863	5.500	103.464	103.344	103.254	5.500	103.464	103.344	103.254
5.625	105.166	105.004	104.891	5.625	105.166	105.004	104.891	5.625	105.166	105.004	104.891	5.625	102.830	102.668	102.555	5.625	102.830	102.668	102.555
5.750	105.584	105.428	105.315	5.750	105.584	105.428	105.315	5.750	105.584	105.428	105.315	5.750	103.248	103.092	102.979	5.750	103.248	103.092	102.979
5.875	105.846	105.693	105.581	5.875	105.846	105.693	105.581	5.875	105.846	105.693	105.581	5.875	103.510	103.357	103.245	5.875	103.510	103.357	103.245
5.990	105.996	105.845	105.733	5.990	105.996	105.845	105.733	5.990	105.996	105.845	105.733	5.990	103.660	103.509	103.397	5.990	103.660	103.509	103.397
6.000	106.096	105.945	105.833	6.000	106.096	105.945	105.833	6.000	106.096	105.945	105.833	6.000	103.760	103.609	103.497	6.000	103.760	103.609	103.497
6.125	106.077	105.844	105.709	6.125	106.077	105.844	105.709	6.125	106.077	105.844	105.709	6.125	102.670	102.437	102.302	6.125	102.670	102.437	102.302
6.250	106.302	106.071	105.936	6.250	106.302	106.071	105.936	6.250	106.302	106.071	105.936	6.250	103.489	103.258	103.123	6.250	103.489	103.258	103.123
6.375	106.594	106.494	106.394	6.375	106.594	106.494	106.394	6.375	106.594	106.494	106.394	6.375	103.631	103.531	103.431	6.375	103.631	103.531	103.431
6.500	107.475	107.375	107.275	6.500	107.475	107.375	107.275	6.500	107.475	107.375	107.275	6.500	104.362	104.262	104.162	6.500	104.362	104.262	104.162
6.625	107.883	107.783	107.683	6.625	107.883	107.783	107.683	6.625	107.883	107.783	107.683	6.625	104.620	104.520	104.420	6.625	104.620	104.520	104.420
6.750	108.155	108.055	107.955	6.750	108.155	108.055	107.955	6.750	108.155	108.055	107.955	6.750	104.742	104.642	104.542	6.750	104.742	104.642	104.542
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	101.477	101.377	101.277	4.250	102.108	101.988	101.908	4.250	102.483	102.363	102.283	4.250	102.483	102.363	102.283	3.750	101.294	101.194	101.094
4.875	101.974	101.874	101.774	4.375	102.504	102.388	102.304	4.375	102.879	102.763	102.679	4.375	102.879	102.763	102.679	3.875	101.719	101.619	101.519
4.990	102.157	102.057	101.957	4.500	102.803	102.686	102.603	4.500	103.178	103.061	102.978	4.500	103.178	103.061	102.978	3.990	101.898	101.789	101.698
5.000	102.257	102.157	102.057	4.625	103.198	103.086	102.998	4.625	103.573	103.461	103.373	4.625	103.573	103.461	103.373	4.000	101.998	101.889	101.798
5.125	101.847	101.713	101.623	4.750	103.562	103.456	103.362	4.750	103.937	103.831	103.737	4.750	103.937	103.831	103.737	4.125	102.484	102.380	102.284
5.250	102.294	102.166	102.076	4.875	103.899	103.795	103.699	4.875	104.274	104.170	104.074	4.875	104.274	104.170	104.074	4.250	102.835	102.729	102.635
5.375	103.235	103.114	103.024	4.990	104.115	104.013	103.915	4.990	104.240	104.138	104.040	4.990	104.240	104.138	104.040	4.375	103.228	103.124	103.028
5.500	103.464	103.344	103.254	5.000	104.215	104.113	104.015	5.000	104.340	104.238	104.140	5.000	104.340	104.238	104.140	4.500	102.614	102.514	102.414
5.625	102.830	102.668	102.555	5.125	104.279	104.082	103.992	5.125	104.404	104.207	104.117	5.125	104.404	104.207	104.117	4.625	103.033	102.933	102.833
5.750	103.248	103.092	102.979	5.250	104.594	104.399	104.309	5.250	104.719	104.524	104.434	5.250	104.719	104.524	104.434	4.750	103.478	103.378	103.278
5.875	103.510	103.357	103.245	5.375	104.992	104.799	104.709	5.375	104.992	104.799	104.709	5.375	104.992	104.799	104.709	4.875	103.797	103.697	103.597
5.990	103.660	103.509	103.397	5.500	105.207	105.019	104.929	5.500	105.207	105.019	104.929	5.500	105.207	105.019	104.929	4.990	103.411	103.311	103.211
6.000	103.760	103.609	103.497	5.625	105.015	104.854	104.742	5.625	105.015	104.854	104.742	5.625	105.015	104.854	104.742	5.000	103.511	103.411	103.311
6.125	102.670	102.437	102.302	5.750	105.302	105.144	105.032	5.750	105.302	105.144	105.032	5.750	105.302	105.144	105.032	5.125	103.810	103.710	103.610
6.250	103.489	103.258	103.123	5.875	105.686	105.532	105.420	5.875	105.686	105.532	105.420	5.875	105.686	105.532	105.420	5.250	103.981	103.881	103.781
6.375	103.631	103.531	103.431	5.990	105.759	105.604	105.492	5.990	105.759	105.604	105.492	5.990	105.759	105.604	105.492	5.375	104.194	104.094	103.994
6.500	104.362	104.262	104.162	6.000	105.859	105.704	105.592	6.000	105.859	105.704	105.592	6.000	105.859	105.704	105.592	5.500	103.224	103.124	103.024
6.625	104.620	104.520	104.420	6.125	105.714	105.482	105.347	6.125	105.714	105.482	105.347	6.125	105.714	105.482	105.347	5.625	103.538	103.438	103.338
6.750	104.742	104.642	104.542	6.250	106.063	105.832	105.696	6.250	106.063	105.832	105.696	6.250	106.063	105.832	105.696	5.750	103.797	103.697	103.597
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	101.794	101.694	101.594	3.750	101.794	101.694	101.594	3.750	100.734	100.634	100.534	3.750	101.234	101.134	101.034	3.750	101.234	101.134	101.034
3.875	101.969	101.869	101.769	3.875	101.969	101.869	101.769	3.875	101.159	101.059	100.959	3.875	101.409	101.309	101.209	3.875	101.409	101.309	101.209
3.990	102.148	102.039	101.948	3.990	102.148	102.039	101.948	3.990	100.838	100.729	100.638	3.990	101.088	100.979	100.888	3.990	101.088	100.979	100.888
4.000	102.248	102.139	102.048	4.000	102.248	102.139	102.048	4.000	100.938	100.829	100.738	4.000	101.188	101.079	100.988	4.000	101.188	101.079	100.988
4.125	102.734	102.630	102.534	4.125	102.734	102.630	102.534	4.125	101.424	101.320	101.224	4.125	101.674	101.570	101.474	4.125	101.674	101.570	101.474
4.250	103.085	102.979	102.885	4.250	103.085	102.979	102.885	4.250	101.775	101.669	101.575	4.250	102.025	101.919	101.825	4.250	102.025	101.919	101.825
4.375	103.103	102.999	102.903	4.375	103.103	102.999	102.903	4.375	102.168	102.064	101.968	4.375	102.043	101.939	101.843	4.375	102.043	101.939	101.843
4.500	102.489	102.389	102.289	4.500	102.489	102.389	102.289	4.500	100.957	100.857	100.757	4.500	100.832	100.732	100.632	4.500	100.832	100.732	100.632
4.625	102.908	102.808	102.708	4.625	102.908	102.808	102.708	4.625	101.376	101.276	101.176	4.625	101.251	101.151	101.051	4.625	101.251	101.151	101.051
4.750	103.353	103.253	103.153	4.750	103.353	103													



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.:

5/9/2019

45 Day Lock Exp.:

5/24/2019

60 Day Lock Exp.:

6/10/2019

W. Rate Sheet Dated: 4/9/2019

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	103.181	103.081	102.981	4.250	102.130	101.998	101.930	3.750	101.328	101.220	101.128	4.750	101.962	101.862	101.762	3.750	100.768	100.660	100.568
4.875	103.651	103.551	103.451	4.375	102.516	102.385	102.316	3.875	101.773	101.668	101.573	4.875	102.432	102.332	102.232	3.875	101.213	101.108	101.013
4.990	103.807	103.707	103.607	4.500	102.820	102.690	102.620	3.990	101.920	101.808	101.720	4.990	102.588	102.488	102.388	3.990	100.860	100.748	100.660
5.000	103.907	103.807	103.707	4.625	103.204	103.080	103.004	4.000	102.020	101.908	101.820	5.000	102.688	102.588	102.488	4.000	100.960	100.848	100.760
5.125	103.862	103.762	103.662	4.750	103.538	103.428	103.338	4.125	102.527	102.418	102.327	5.125	102.253	102.153	102.053	4.125	101.467	101.358	101.267
5.250	104.292	104.192	104.092	4.875	103.866	103.758	103.666	4.250	102.855	102.743	102.655	5.250	102.683	102.583	102.483	4.250	101.795	101.683	101.595
5.375	104.716	104.616	104.516	4.990	104.075	103.969	103.875	4.375	103.244	103.135	103.044	5.375	103.107	103.007	102.907	4.375	102.184	102.075	101.984
5.500	104.956	104.856	104.756	5.000	104.175	104.069	103.975	4.500	102.607	102.503	102.407	5.500	103.347	103.247	103.147	4.500	100.950	100.846	100.750
5.625	105.071	104.916	104.817	5.125	104.152	104.022	103.943	4.625	103.023	102.920	102.823	5.625	102.735	102.580	102.481	4.625	101.366	101.263	101.166
5.750	105.481	105.332	105.232	5.250	104.462	104.334	104.254	4.750	103.462	103.360	103.262	5.750	103.145	102.996	102.896	4.750	101.805	101.703	101.605
5.875	105.738	105.591	105.492	5.375	104.852	104.728	104.649	4.875	103.759	103.658	103.559	5.875	103.402	103.255	103.156	4.875	102.102	102.001	101.902
5.990	105.882	105.739	105.640	5.500	105.097	104.975	104.896	4.990	103.512	103.342	103.262	5.990	103.546	103.403	103.304	4.990	101.605	101.435	101.355
6.000	105.982	105.839	105.740	5.625	104.949	104.796	104.697	5.000	103.612	103.442	103.362	6.000	103.646	103.503	103.404	5.000	101.705	101.535	101.455
6.125	105.972	105.692	105.573	5.750	105.241	105.091	104.992	5.125	103.925	103.756	103.676	6.125	102.565	102.285	102.166	5.125	102.018	101.849	101.769
6.250	106.218	105.941	105.822	5.875	105.632	105.486	105.387	5.250	104.079	103.909	103.830	6.250	103.405	103.128	103.009	5.250	102.172	102.002	101.923
6.375	106.547	106.447	106.347	5.990	105.706	105.562	105.463	5.375	104.297	104.129	104.049	6.375	103.584	103.484	103.384	5.375	102.390	102.222	102.142
6.500	106.845	106.745	106.645	6.000	105.806	105.662	105.563	5.500	102.715	102.615	102.515	6.500	103.732	103.632	103.532	5.500	100.558	100.458	100.358
6.625	107.314	107.214	107.114	6.125	105.627	105.348	105.229	5.625	103.032	102.932	102.832	6.625	104.051	103.951	103.851	5.625	100.875	100.775	100.675
6.750	107.645	107.545	107.445	6.250	105.981	105.704	105.584	5.750	103.294	103.194	103.094	6.750	104.232	104.132	104.032	5.750	101.137	101.037	100.937

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.:

5/9/2019

45 Day Lock Exp.:

5/24/2019

60 Day Lock Exp.:

6/10/2019

W. Rate Sheet Dated: 4/9/2019

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	97.730	97.605	97.480	
3.875	98.099	97.974	97.849	
4.000	98.474	98.349	98.224	
4.125	98.861	98.736	98.611	
4.250	99.282	99.157	99.032	
4.375	99.645	99.520	99.395	
4.500	100.020	99.895	99.770	
4.625	100.402	100.277	100.152	
4.750	100.768	100.643	100.518	
4.875	101.097	100.972	100.847	
5.000	101.422	101.297	101.172	
5.125	101.747	101.622	101.497	
5.250	102.053	101.928	101.803	

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	97.474	97.349	97.224	
3.375	98.039	97.914	97.789	
3.500	98.605	98.480	98.355	
3.625	98.991	98.866	98.741	
3.750	99.431	99.306	99.181	
3.875	99.840	99.715	99.590	
4.000	100.206	100.081	99.956	
4.125	100.454	100.329	100.204	
4.250	100.787	100.662	100.537	
4.375	101.102	100.977	100.852	
4.500	101.325	101.200	101.075	

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	98.227	98.102	97.977	
3.375	98.738	98.613	98.488	
3.500	99.149	99.024	98.899	
3.625	99.534	99.409	99.284	
3.750	99.895	99.770	99.645	
3.875	100.328	100.203	100.078	
4.000	100.736	100.611	100.486	
4.125	101.002	100.877	100.752	
4.250	101.279	101.154	101.029	
4.375	101.532	101.407	101.282	
4.500	101.730	101.605	101.480	
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)