



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.: 5/10/2019

45 Day Lock Exp.: 5/27/2019

60 Day Lock Exp.: 6/10/2019

W. Rate Sheet Dated: 4/10/2019

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	101.424	101.274	101.124	3.750	100.901	100.751	100.601	2.375	96.327	96.177	96.027	3.125	97.344	97.194	97.044
3.875	101.965	101.815	101.665	3.875	101.317	101.167	101.017	2.500	96.820	96.670	96.520	3.250	98.011	97.861	97.711
4.000	102.492	102.342	102.192	4.000	101.738	101.588	101.438	2.625	97.313	97.163	97.013	3.375	98.393	98.243	98.093
4.125	103.013	102.863	102.713	4.125	102.086	101.936	101.786	2.750	98.736	98.586	98.436	3.500	98.780	98.630	98.480
4.250	102.605	102.505	102.405	4.250	102.061	101.961	101.861	2.875	99.225	99.075	98.925	3.625	99.118	98.968	98.818
4.375	103.073	102.973	102.873	4.375	102.435	102.335	102.235	3.000	99.709	99.559	99.409	Margin = 2.250		Index = 2.410	
4.500	103.504	103.404	103.304	4.500	102.779	102.679	102.579	3.125	100.195	100.045	99.895				
4.625	103.954	103.854	103.754	4.625	103.286	103.186	103.086	3.250	100.271	100.121	99.971				
4.750	104.079	103.979	103.879	4.750	102.668	102.568	102.468	3.375	100.747	100.597	100.447				
4.875	103.589	103.489	103.389	4.875	103.042	102.942	102.842	3.500	101.216	101.066	100.916				
5.000	103.981	103.881	103.781	5.000	103.386	103.286	103.186	3.625	101.591	101.441	101.291				
5.125	104.345	104.245	104.145	5.125	103.893	103.793	103.693	3.750	101.411	101.261	101.111				
5.250	103.717	103.617	103.517	5.250	103.228	103.128	103.028	3.875	101.805	101.655	101.505				
5.375	104.149	104.049	103.949	5.375	103.602	103.502	103.402	4.000	102.204	102.054	101.904				
5.500	104.542	104.442	104.342	5.500	103.946	103.846	103.746	4.125	102.529	102.379	102.229				
5.625	104.905	104.805	104.705	5.625	104.454	104.354	104.254	4.250	101.818	101.668	101.518				
5.750	105.043	104.943	104.843	5.750	104.429	104.329	104.229	4.375	102.169	102.019	101.869				
5.875	105.475	105.375	105.275	5.875	104.803	104.703	104.603	4.500	102.491	102.341	102.191				
6.000	105.867	105.767	105.667	6.000	105.147	105.047	104.947	4.625	102.976	102.826	102.676				

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	100.274	100.124	99.974	3.750	99.901	99.751	99.601	2.375	95.327	95.177	95.027	3.125	96.344	96.194	96.044
3.875	100.815	100.665	100.515	3.875	100.317	100.167	100.017	2.500	95.820	95.670	95.520	3.250	97.011	96.861	96.711
4.000	101.342	101.192	101.042	4.000	100.738	100.588	100.438	2.625	96.313	96.163	96.013	3.375	97.393	97.243	97.093
4.125	101.863	101.713	101.563	4.125	101.086	100.936	100.786	2.750	97.736	97.586	97.436	3.500	97.780	97.630	97.480
4.250	101.455	101.355	101.255	4.250	101.061	100.961	100.861	2.875	98.225	98.075	97.925	3.625	98.118	97.968	97.818
4.375	101.923	101.823	101.723	4.375	101.435	101.335	101.235	3.000	98.709	98.559	98.409	Margin = 2.250		Index = 2.410	
4.500	102.354	102.254	102.154	4.500	101.779	101.679	101.579	3.125	99.195	99.045	98.895	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.804	102.704	102.604	4.625	102.286	102.186	102.086	3.250	99.271	99.121	98.971	Rate	30 Day	45 Day	60 Day
4.750	102.929	102.829	102.729	4.750	101.668	101.568	101.468	3.375	99.747	99.597	99.447	4.500	101.204	100.954	100.704
4.875	102.439	102.339	102.239	4.875	102.042	101.942	101.842	3.500	100.216	100.066	99.916	4.625	101.654	101.404	101.154
5.000	102.831	102.731	102.631	5.000	102.386	102.286	102.186	3.625	100.591	100.441	100.291	4.750	100.857	100.607	100.357
5.125	103.195	103.095	102.995	5.125	102.893	102.793	102.693	3.750	100.411	100.261	100.111	4.875	101.289	101.039	100.789
5.250	102.567	102.467	102.367	5.250	102.228	102.128	102.028	3.875	100.805	100.655	100.505	5.000	101.681	101.431	101.181
5.375	102.999	102.899	102.799	5.375	102.602	102.502	102.402	4.000	101.204	101.054	100.904	5.125	102.045	101.795	101.545
5.500	103.392	103.292	103.192	5.500	102.946	102.846	102.746	4.125	101.529	101.379	101.229	5.250	101.417	101.167	100.917
5.625	103.755	103.655	103.555	5.625	103.454	103.354	103.254	4.250	100.818	100.668	100.518	5.375	102.000	101.750	101.500
5.750	103.893	103.793	103.693	5.750	103.429	103.329	103.229	4.375	101.169	101.019	100.869	5.500	102.250	102.000	101.750
5.875	104.325	104.225	104.125	5.875	103.803	103.703	103.603	4.500	101.491	101.341	101.191	5.625	102.500	102.250	102.000
6.000	104.717	104.617	104.517	6.000	104.147	104.047	103.947	4.625	101.976	101.826	101.676	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	101.709	101.459	101.209
5.875	102.500	102.250	102.000	5.875	102.083	101.833	101.583
6.250	102.750	102.500	102.250	6.250	102.614	102.364	102.114
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	98.454	98.204	97.954	
4.625	98.904	98.654	98.404	
4.750	98.107	97.857	97.607	
4.875	98.539	98.289	98.039	
5.000	98.931	98.681	98.431	
5.125	99.295	99.045	98.795	
5.250	98.667	98.417	98.167	
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

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/10/2019

45 Day Lock Exp.:

5/27/2019

60 Day Lock Exp.:

6/10/2019

W. Rate Sheet Dated: 4/10/2019

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	100.111	99.961	99.811	3.750	99.588	99.438	99.288	2.375	92.827	92.677	92.527	3.125	95.66	95.506	95.356
3.875	100.653	100.503	100.353	3.875	100.005	99.855	99.705	2.500	93.320	93.170	93.020	3.250	97.01	96.861	96.711
4.000	101.179	101.029	100.879	4.000	100.426	100.276	100.126	2.625	93.813	93.663	93.513	3.375	97.39	97.243	97.093
4.125	101.701	101.551	101.401	4.125	100.773	100.623	100.473	2.750	97.049	96.899	96.749	3.500	97.78	97.630	97.480
4.250	101.480	101.380	101.280	4.250	100.936	100.836	100.736	2.875	97.538	97.388	97.238	3.625	98.12	97.968	97.818
4.375	101.948	101.848	101.748	4.375	101.310	101.210	101.110	3.000	98.021	97.871	97.721	Margin = 2.250		Index = 2.410	
4.500	102.379	102.279	102.179	4.500	101.654	101.554	101.454	3.125	98.508	98.358	98.208				
4.625	102.829	102.729	102.629	4.625	102.161	102.061	101.961	3.250	99.271	99.121	98.971				
4.750	102.876	102.776	102.676	4.750	101.465	101.365	101.265	3.375	99.747	99.597	99.447				
4.875	102.386	102.286	102.186	4.875	101.839	101.739	101.639	3.500	100.216	100.066	99.916				
5.000	102.778	102.678	102.578	5.000	102.183	102.083	101.983	3.625	100.591	100.441	100.291				
5.125	103.142	103.042	102.942	5.125	102.690	102.590	102.490	3.750	100.099	99.949	99.799				
5.250	102.342	102.242	102.142	5.250	101.853	101.753	101.653	3.875	100.493	100.343	100.193				
5.375	102.774	102.674	102.574	5.375	102.227	102.127	102.027	4.000	100.891	100.741	100.591				
5.500	103.167	103.067	102.967	5.500	102.571	102.471	102.371	4.125	101.216	101.066	100.916				
5.625	103.530	103.430	103.330	5.625	103.079	102.979	102.879	4.250	100.693	100.543	100.393				
5.750	103.168	103.068	102.968	5.750	102.554	102.454	102.354	4.375	101.044	100.894	100.744				
5.875	103.600	103.500	103.400	5.875	102.928	102.828	102.728	4.500	101.366	101.216	101.066				
6.000	103.992	103.892	103.792	6.000	103.272	103.172	103.072	4.625	101.851	101.701	101.551				

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	98.961	98.811	98.661	3.750	98.588	98.438	98.288	2.375	93.577	93.427	93.277	3.125	94.656	94.506	94.356
3.875	99.503	99.353	99.203	3.875	99.005	98.855	98.705	2.500	94.070	93.920	93.770	3.250	96.011	95.861	95.711
4.000	100.029	99.879	99.729	4.000	99.426	99.276	99.126	2.625	94.563	94.413	94.263	3.375	96.393	96.243	96.093
4.125	100.551	100.401	100.251	4.125	99.773	99.623	99.473	2.750	96.830	96.680	96.530	3.500	96.780	96.630	96.480
4.250	100.330	100.230	100.130	4.250	99.936	99.836	99.736	2.875	97.319	97.169	97.019	3.625	97.118	96.968	96.818
4.375	100.798	100.698	100.598	4.375	100.310	100.210	100.110	3.000	97.803	97.653	97.503	Margin = 2.250		Index = 2.410	
4.500	101.229	101.129	101.029	4.500	100.654	100.554	100.454	3.125	98.289	98.139	97.989	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.679	101.579	101.479	4.625	101.161	101.061	100.961	3.250	98.177	98.027	97.877	Rate	30 Day	45 Day	60 Day
4.750	101.726	101.626	101.526	4.750	100.465	100.365	100.265	3.375	98.653	98.503	98.353	4.500	100.079	99.829	99.579
4.875	101.236	101.136	101.036	4.875	100.839	100.739	100.639	3.500	99.122	98.972	98.822	4.625	100.529	100.279	100.029
5.000	101.628	101.528	101.428	5.000	101.183	101.083	100.983	3.625	99.498	99.348	99.198	4.750	99.654	99.404	99.154
5.125	101.992	101.892	101.792	5.125	101.690	101.590	101.490	3.750	99.161	99.011	98.861	4.875	100.086	99.836	99.586
5.250	101.192	101.092	100.992	5.250	100.853	100.753	100.653	3.875	99.555	99.405	99.255	5.000	100.478	100.228	99.978
5.375	101.624	101.524	101.424	5.375	101.227	101.127	101.027	4.000	99.954	99.804	99.654	5.125	100.842	100.592	100.342
5.500	102.017	101.917	101.817	5.500	101.571	101.471	101.371	4.125	100.279	100.129	99.979	5.250	100.042	99.792	99.542
5.625	102.380	102.280	102.180	5.625	102.079	101.979	101.879	4.250	99.255	99.105	98.955	5.375	100.625	100.375	100.125
5.750	102.018	101.918	101.818	5.750	101.554	101.454	101.354	4.375	99.606	99.456	99.306	5.500	100.875	100.625	100.375
5.875	102.450	102.350	102.250	5.875	101.928	101.828	101.728	4.500	99.928	99.778	99.628	5.625	101.125	100.875	100.625
6.000	102.842	102.742	102.642	6.000	102.272	102.172	102.072	4.625	100.413	100.263	100.113	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

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	99.834	99.584	99.334
5.875	100.625	100.375	100.125	5.875	100.208	99.958	99.708
6.250	99.250	99.000	98.750	6.250	99.114	98.864	98.614
Lender paid price cap after comp plan = 100.000							

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:	4/10/2019	5.000%

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	97.329	97.079	96.829	
4.625	97.779	97.529	97.279	
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	97.292	97.042	96.792	
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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
FHA ID# - 1358600006		
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@afwrolwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/10/2019
45 Day Lock Exp.: 5/27/2019
60 Day Lock Exp.: 6/10/2019

W. Rate Sheet Dated: 4/10/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	102.015	101.915	101.815	4.375	101.085	100.985	100.885	4.375	100.898	100.798	100.698	4.375	101.112	101.012	100.912	4.375	100.182	100.082	99.982	4.375	100.182	100.082	99.982	4.375	100.182	100.082	99.982	4.375	100.182	100.082	99.982
4.500	102.511	102.411	102.311	4.500	101.632	101.532	101.432	4.500	101.444	101.344	101.244	4.500	101.626	101.526	101.426	4.500	100.747	100.647	100.547	4.500	100.747	100.647	100.547	4.500	100.747	100.647	100.547	4.500	100.747	100.647	100.547
4.625	102.840	102.740	102.640	4.625	102.032	101.932	101.832	4.625	101.844	101.744	101.644	4.625	101.861	101.761	101.661	4.625	101.053	100.953	100.853	4.625	101.053	100.953	100.853	4.625	101.053	100.953	100.853	4.625	101.053	100.953	100.853
4.750	103.080	102.980	102.880	4.750	102.588	102.488	102.388	4.750	102.585	102.485	102.385	4.750	102.603	102.503	102.403	4.750	101.571	101.471	101.371	4.750	101.571	101.471	101.371	4.750	101.571	101.471	101.371	4.750	101.571	101.471	101.371
4.875	103.468	103.368	103.268	4.875	103.028	102.928	102.828	4.875	103.028	102.928	102.828	4.875	102.493	102.393	102.293	4.875	102.053	101.953	101.853	4.875	102.053	101.953	101.853	4.875	102.053	101.953	101.853	4.875	102.053	101.953	101.853
4.990	103.773	103.673	103.573	4.990	103.376	103.276	103.176	4.990	103.376	103.276	103.176	4.990	102.855	102.755	102.655	4.990	102.458	102.358	102.258	4.990	102.458	102.358	102.258	4.990	102.458	102.358	102.258	4.990	102.458	102.358	102.258
5.000	103.873	103.773	103.673	5.000	103.476	103.376	103.276	5.000	103.476	103.376	103.276	5.000	102.955	102.855	102.755	5.000	102.558	102.458	102.358	5.000	102.558	102.458	102.358	5.000	102.558	102.458	102.358	5.000	102.558	102.458	102.358
5.125	104.112	104.012	103.912	5.125	103.777	103.677	103.577	5.125	103.777	103.677	103.577	5.125	102.850	102.750	102.650	5.125	102.451	102.351	102.251	5.125	102.451	102.351	102.251	5.125	102.451	102.351	102.251	5.125	102.451	102.351	102.251
5.250	104.372	104.272	104.172	5.250	104.207	104.107	104.007	5.250	104.297	104.197	104.097	5.250	103.338	103.238	103.138	5.250	102.937	102.837	102.737	5.250	102.937	102.837	102.737	5.250	102.937	102.837	102.737	5.250	102.937	102.837	102.737
5.375	104.664	104.564	104.464	5.375	104.538	104.438	104.338	5.375	104.631	104.531	104.431	5.375	103.402	103.302	103.202	5.375	103.002	102.902	102.802	5.375	103.002	102.902	102.802	5.375	103.002	102.902	102.802	5.375	103.002	102.902	102.802
5.500	104.910	104.810	104.710	5.500	104.812	104.712	104.612	5.500	104.906	104.806	104.706	5.500	103.626	103.526	103.426	5.500	103.226	103.126	103.026	5.500	103.226	103.126	103.026	5.500	103.226	103.126	103.026	5.500	103.226	103.126	103.026
5.625	105.002	104.902	104.802	5.625	105.046	104.946	104.846	5.625	105.139	105.039	104.939	5.625	103.760	103.660	103.560	5.625	103.360	103.260	103.160	5.625	103.360	103.260	103.160	5.625	103.360	103.260	103.160	5.625	103.360	103.260	103.160
5.750	105.539	105.439	105.339	5.750	105.801	105.701	105.601	5.750	105.860	105.760	105.660	5.750	103.978	103.878	103.778	5.750	103.578	103.478	103.378	5.750	103.578	103.478	103.378	5.750	103.578	103.478	103.378	5.750	103.578	103.478	103.378
5.875	105.718	105.618	105.518	5.875	106.142	106.042	105.942	5.875	106.204	106.104	106.004	5.875	104.274	104.174	104.074	5.875	103.874	103.774	103.674	5.875	103.874	103.774	103.674	5.875	103.874	103.774	103.674	5.875	103.874	103.774	103.674
5.990	105.825	105.725	105.625	5.990	106.322	106.222	106.122	5.990	106.385	106.285	106.185	5.990	104.075	103.975	103.875	5.990	103.675	103.575	103.475	5.990	103.675	103.575	103.475	5.990	103.675	103.575	103.475	5.990	103.675	103.575	103.475
6.000	105.925	105.825	105.725	6.000	106.422	106.322	106.222	6.000	106.485	106.385	106.285	6.000	104.175	104.075	103.975	6.000	103.775	103.675	103.575	6.000	103.775	103.675	103.575	6.000	103.775	103.675	103.575	6.000	103.775	103.675	103.575
6.125	106.053	105.953	105.853	6.125	106.690	106.590	106.490	6.125	106.752	106.652	106.552	6.125	104.412	104.312	104.212	6.125	104.012	103.912	103.812	6.125	104.012	103.912	103.812	6.125	104.012	103.912	103.812	6.125	104.012	103.912	103.812
6.250	106.169	106.069	105.969	6.250	106.892	106.792	106.692	6.250	106.955	106.855	106.755	6.250	104.631	104.531	104.431	6.250	104.231	104.131	104.031	6.250	104.231	104.131	104.031	6.250	104.231	104.131	104.031	6.250	104.231	104.131	104.031
6.375	105.986	105.849	105.786	6.375	106.762	106.625	106.562	6.375	106.793	106.656	106.593	6.375	102.217	102.080	102.017	6.375	102.217	102.080	102.017	6.375	102.217	102.080	102.017	6.375	102.217	102.080	102.017	6.375	102.217	102.080	102.017
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	99.995	99.895	99.795	4.625	102.902	102.802	102.702	4.625	102.312	102.212	102.112	4.625	102.249	102.049	102.049	3.375	99.930	99.830	99.730	4.625	102.249	102.049	102.049	3.375	99.930	99.830	99.730	4.625	102.249	102.049	102.049
4.500	100.559	100.459	100.359	4.750	103.339	103.239	103.139	4.750	102.297	102.197	102.097	4.750	102.234	102.034	102.034	3.500	100.412	100.312	100.212	4.750	102.234	102.034	102.034	3.500	100.412	100.312	100.212	4.750	102.234	102.034	102.034
4.625	100.865	100.765	100.665	4.875	103.699	103.599	103.499	4.875	102.705	102.605	102.505	4.875	102.643	102.443	102.443	3.625	100.825	100.725	100.625	4.875	102.643	102.443	102.443	3.625	100.825	100.725	100.625	4.875	102.643	102.443	102.443
4.750	101.568	101.468	101.368	4.990	103.860	103.760	103.660	4.990	103.063	102.963	102.863	4.990	103.000	102.800	102.800	3.750	101.162	101.062	100.962	4.990	103.000	102.800	102.800	3.750	101.162	101.062	100.962	4.990	103.000	102.800	102.800
4.875	102.053	101.953	101.853	5.000	103.960	103.860	103.760	5.000	103.163	103.063	102.963	5.000	103.100	102.900	102.900	3.875	101.550	101.450	101.350	5.000	103.100	102.900	102.900	3.875	101.550	101.450	101.350	5.000	103.100	102.900	102.900
4.990	102.458	102.358	102.258	5.125	104.196	104.096	103.996	5.125	103.483	103.383	103.283	5.125	103.421	103.221	103.221	3.990	101.859	101.759	101.659	5.125	103.421	103.221	103.221	3.990	101.859	101.759	101.659	5.125	103.421	103.221	103.221
5.000	102.558	102.458	102.358	5.250	104.608	104.508	104.408	5.250	103.521	103.421	103.321	5.250	103.365	103.165	103.165	4.000	101.959	101.859	101.759	5.250	103.365	103.165	103.165	4.000	101.959	101.859	101.759	5.250	103.365	103.165	103.165
5.125	102.515	102.415	102.315	5.375	104.801	104.701	104.601	5.375	103.794	103.694	103.594	5.375	103.637	103.437	103.437	4.125	102.361	102.261	102.161	5.375	103.637	103.437	103.437	4.125	102.361	102.261	102.161	5.375	103.637	103.437	103.437
5.250	103.263	103.163	103.063	5.500	105.009	104.909	104.809	5.500	104.056	103.956	103.856	5.500	103.900	103.700	103.700	4.250	102.747	102.647	102.547	5.500	104.056	103.956	103.856	4.250	102.747	102.647	102.547	5.500	104.056	103.956	103.856
5.375	103.369	103.269	103.169	5.625	105.178	105.078	104.978	5.625	104.285	104.185	104.085	5.625	104.129	103.929	103.929	4.375	103.141	103.041	102.941	5.625	104.129	103.929	103.929	4.375	103.141	103.041	102.941	5.625	104.129	103.929	103.929
5.500	103.822	103.722	103.622	5.750	105.315	105.215	105.115	5.750	104.879	104.779	104.679	5.750	104.660	104.460	104.460	4.500	103.515	103.415	103.315	5.750	104.660	104.460	104.460	4.500	103.515	103.415	103.315	5.750	104.660	104.460	104.460
5.625	103.760	103.660	103.560	5.875	105.538	105.438	105.3																								



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.: 5/10/2019
45 Day Lock Exp.: 5/27/2019
60 Day Lock Exp.: 6/10/2019

W. Rate Sheet Dated: 4/10/2019

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	103.239	103.139	103.039	4.750	102.739	102.639	102.539	4.750	102.739	102.639	102.539	4.750	102.012	101.912	101.812	4.750	101.512	101.412	101.312
4.875	103.714	103.614	103.514	4.875	103.214	103.114	103.014	4.875	103.214	103.114	103.014	4.875	102.487	102.387	102.287	4.875	101.987	101.887	101.787
4.990	103.883	103.783	103.683	4.990	103.383	103.283	103.183	4.990	103.383	103.283	103.183	4.990	102.656	102.556	102.456	4.990	102.156	102.056	101.956
5.000	103.983	103.883	103.783	5.000	103.483	103.383	103.283	5.000	103.483	103.383	103.283	5.000	102.756	102.656	102.556	5.000	102.256	102.156	102.056
5.125	104.015	103.818	103.749	5.125	103.515	103.318	103.249	5.125	103.515	103.318	103.249	5.125	102.390	102.193	102.124	5.125	101.890	101.693	101.624
5.250	104.451	104.258	104.189	5.250	103.951	103.758	103.689	5.250	103.951	103.758	103.689	5.250	102.826	102.633	102.564	5.250	102.326	102.133	102.064
5.375	104.889	104.700	104.631	5.375	104.889	104.700	104.631	5.375	104.889	104.700	104.631	5.375	103.264	103.075	103.006	5.375	102.764	102.575	102.506
5.500	105.117	104.927	104.858	5.500	105.117	104.927	104.858	5.500	105.117	104.927	104.858	5.500	103.492	103.302	103.233	5.500	102.992	102.802	102.733
5.625	105.163	104.982	104.895	5.625	105.163	104.982	104.895	5.625	105.163	104.982	104.895	5.625	103.492	103.302	103.233	5.625	102.992	102.802	102.733
5.750	105.574	105.397	105.311	5.750	105.574	105.397	105.311	5.750	105.574	105.397	105.311	5.750	103.555	103.365	103.296	5.750	103.055	102.865	102.796
5.875	105.827	105.653	105.566	5.875	105.827	105.653	105.566	5.875	105.827	105.653	105.566	5.875	103.508	103.318	103.247	5.875	103.008	102.818	102.747
5.990	105.964	105.793	105.707	5.990	105.964	105.793	105.707	5.990	105.964	105.793	105.707	5.990	103.645	103.455	103.388	5.990	103.145	102.955	102.888
6.000	106.064	105.893	105.807	6.000	106.064	105.893	105.807	6.000	106.064	105.893	105.807	6.000	103.745	103.554	103.488	6.000	103.245	103.054	102.988
6.125	106.071	105.814	105.710	6.125	106.071	105.814	105.710	6.125	106.071	105.814	105.710	6.125	103.649	103.459	103.392	6.125	103.149	102.959	102.888
6.250	106.293	106.038	105.935	6.250	106.293	106.038	105.935	6.250	106.293	106.038	105.935	6.250	103.480	103.225	103.122	6.250	103.080	102.825	102.722
6.375	106.588	106.488	106.388	6.375	106.588	106.488	106.388	6.375	106.588	106.488	106.388	6.375	103.625	103.525	103.425	6.375	103.125	103.025	102.925
6.500	107.464	107.364	107.264	6.500	107.464	107.364	107.264	6.500	107.464	107.364	107.264	6.500	104.351	104.251	104.151	6.500	103.851	103.751	103.651
6.625	107.874	107.774	107.674	6.625	107.874	107.774	107.674	6.625	107.874	107.774	107.674	6.625	104.611	104.511	104.411	6.625	104.111	104.011	103.911
6.750	108.147	108.047	107.947	6.750	108.147	108.047	107.947	6.750	108.147	108.047	107.947	6.750	104.734	104.634	104.534	6.750	104.234	104.134	104.034
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	101.512	101.412	101.312	4.250	102.161	102.020	101.961	4.250	102.536	102.395	102.336	4.250	102.536	102.395	102.336	3.750	101.357	101.257	101.157
4.875	101.987	101.887	101.787	4.375	102.556	102.415	102.356	4.375	102.931	102.790	102.731	4.375	102.931	102.790	102.731	3.875	101.787	101.687	101.587
4.990	102.156	102.056	101.956	4.500	102.853	102.713	102.653	4.500	103.228	103.088	103.028	4.500	103.228	103.088	103.028	3.990	101.977	101.877	101.777
5.000	102.256	102.156	102.056	4.625	103.246	103.109	103.046	4.625	103.621	103.484	103.421	4.625	103.621	103.484	103.421	4.000	102.077	101.977	101.877
5.125	101.890	101.693	101.624	4.750	103.583	103.453	103.383	4.750	103.958	103.828	103.758	4.750	103.958	103.828	103.758	4.125	102.565	102.465	102.365
5.250	102.326	102.133	102.064	4.875	103.916	103.786	103.716	4.875	104.291	104.161	104.091	4.875	104.291	104.161	104.091	4.250	102.912	102.812	102.712
5.375	103.264	103.075	103.006	4.990	104.126	103.997	103.926	4.990	104.501	104.371	104.301	4.990	104.501	104.371	104.301	4.375	103.301	103.201	103.101
5.500	103.492	103.302	103.233	5.000	104.226	104.097	104.026	5.000	104.601	104.471	104.401	5.000	104.601	104.471	104.401	5.000	104.627	104.527	104.427
5.625	103.844	103.653	103.576	5.125	104.302	104.172	104.102	5.125	104.677	104.547	104.477	5.125	104.677	104.547	104.477	5.125	104.942	104.842	104.742
5.750	103.255	103.078	102.992	5.250	104.614	104.484	104.414	5.250	104.989	104.859	104.789	5.250	104.989	104.859	104.789	5.250	105.255	105.155	105.055
5.875	103.508	103.334	103.247	5.375	105.010	104.880	104.810	5.375	105.385	105.255	105.185	5.375	105.385	105.255	105.185	5.375	105.688	105.588	105.488
5.990	103.645	103.474	103.388	5.500	105.226	105.096	105.026	5.990	105.601	105.471	105.401	5.990	105.601	105.471	105.401	5.990	105.902	105.802	105.702
6.000	103.745	103.574	103.488	5.625	105.024	104.894	104.824	6.000	105.399	105.269	105.199	6.000	105.399	105.269	105.199	6.000	105.699	105.599	105.499
6.125	102.649	102.392	102.288	5.750	105.311	105.181	105.111	6.125	105.686	105.556	105.486	6.125	105.686	105.556	105.486	6.125	105.986	105.886	105.786
6.250	103.480	103.225	103.122	5.875	105.697	105.567	105.497	6.250	106.072	105.942	105.872	6.250	106.072	105.942	105.872	6.250	106.372	106.272	106.172
6.375	103.625	103.525	103.425	5.990	105.765	105.688	105.602	6.375	106.145	106.068	105.982	6.375	106.145	106.068	105.982	6.375	106.445	106.345	106.245
6.500	104.351	104.251	104.151	6.000	105.865	105.688	105.602	6.500	106.245	106.168	106.082	6.500	106.245	106.168	106.082	6.500	106.545	106.445	106.345
6.625	104.611	104.511	104.411	6.125	105.707	105.631	105.545	6.625	106.073	105.997	105.911	6.625	106.073	105.997	105.911	6.625	106.373	106.273	106.173
6.750	104.734	104.634	104.534	6.250	106.053	105.978	105.892	6.750	106.428	106.352	106.266	6.750	106.428	106.352	106.266	6.750	106.728	106.628	106.528
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	101.857	101.757	101.657	3.750	101.857	101.757	101.657	3.750	100.739	100.639	100.539	3.750	101.239	101.139	101.039	3.750	101.239	101.139	101.039
3.875	102.037	101.937	101.837	3.875	102.037	101.937	101.837	3.875	101.169	101.069	100.969	3.875	101.419	101.319	101.219	3.875	101.419	101.319	101.219
3.990	102.227	102.127	102.027	3.990	102.227	102.127	102.027	3.990	100.858	100.758	100.658	3.990	101.108	101.008	100.908	3.990	101.108	101.008	100.908
4.000	102.327	102.227	102.127	4.000	102.327	102.227	102.127	4.000	100.958	100.858	100.758	4.000	101.208	101.108	101.008	4.000	101.208	101.108	101.008
4.125	102.815	102.712	102.615	4.125	102.815	102.712	102.615	4.125	101.446	101.343	101.246	4.125	101.696	101.593	101.496	4.125	101.696	101.593	101.496
4.250	103.162	103.057	102.962	4.250	103.162	103.057	102.962	4.250	101.793	101.688	101.593	4.250	102.043	101.938	101.843	4.250	102.043	101.938	101.843
4.375	103.176	103.071	102.976	4.375	103.176	103.071	102.976	4.375	102.182	102.077	101.982	4.375	102.057	101.952	101.857	4.375	102.057	101.952	101.857
4.500	102.502	102.402	102.302	4.500	102.502	102.402	102.302	4.500	100.908	100.808	100.708	4.500	100.783	100.683	100.583	4.500	100.783	100.683	100.583
4.625	102.917	102.817	102.717	4.625	102.917	102.817	102.717	4.625	101.323	101.223	101.123	4.625	101.198	101.098	100.998	4.625	101.198	101.098	100.998
4.750	103.356	103.256	103.156	4.750	103.356	103													



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.:

5/10/2019

45 Day Lock Exp.:

5/27/2019

60 Day Lock Exp.:

6/10/2019

W. Rate Sheet Dated: 4/10/2019

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	103.196	103.096	102.996	4.250	102.108	101.988	101.908	3.750	101.294	101.194	101.094	4.750	101.977	101.877	101.777	3.750	100.734	100.634	100.534
4.875	103.693	103.593	103.493	4.375	102.504	102.388	102.304	3.875	101.719	101.619	101.519	4.875	102.474	102.374	102.274	3.875	101.159	101.059	100.959
4.990	103.876	103.776	103.676	4.500	102.803	102.686	102.603	3.990	101.898	101.789	101.698	4.990	102.657	102.557	102.457	3.990	100.838	100.729	100.638
5.000	103.976	103.876	103.776	4.625	103.198	103.086	102.998	4.000	101.998	101.889	101.798	5.000	102.757	102.657	102.557	4.000	100.938	100.829	100.738
5.125	103.956	103.822	103.732	4.750	103.562	103.456	103.362	4.125	102.484	102.380	102.284	5.125	102.347	102.213	102.123	4.125	101.424	101.320	101.224
5.250	104.403	104.275	104.185	4.875	103.899	103.795	103.699	4.250	102.835	102.729	102.635	5.250	102.794	102.666	102.576	4.250	101.775	101.669	101.575
5.375	104.844	104.723	104.633	4.990	104.115	104.013	103.915	4.375	103.228	103.124	103.028	5.375	103.235	103.114	103.024	4.375	102.168	102.064	101.968
5.500	105.073	104.953	104.863	5.000	104.215	104.113	104.015	4.500	102.614	102.514	102.414	5.500	103.464	103.344	103.254	4.500	100.957	100.857	100.757
5.625	105.166	105.004	104.891	5.125	104.279	104.082	103.992	4.625	103.033	102.933	102.833	5.625	102.830	102.668	102.555	4.625	101.376	101.276	101.176
5.750	105.584	105.428	105.315	5.250	104.594	104.399	104.309	4.750	103.478	103.378	103.278	5.750	103.248	103.092	102.979	4.750	101.821	101.721	101.621
5.875	105.846	105.693	105.581	5.375	104.992	104.799	104.709	4.875	103.797	103.697	103.597	5.875	103.510	103.357	103.245	4.875	102.140	102.040	101.940
5.990	105.996	105.845	105.733	5.500	105.207	105.019	104.929	4.990	103.411	103.311	103.211	5.990	103.660	103.509	103.397	4.990	101.504	101.404	101.304
6.000	106.096	105.945	105.833	5.625	105.015	104.854	104.742	5.000	103.511	103.411	103.311	6.000	103.760	103.609	103.497	5.000	101.604	101.504	101.404
6.125	106.077	105.844	105.709	5.750	105.302	105.144	105.032	5.125	103.810	103.710	103.610	6.125	102.670	102.437	102.302	5.125	101.903	101.803	101.703
6.250	106.302	106.071	105.936	5.875	105.686	105.532	105.420	5.250	103.981	103.881	103.781	6.250	103.489	103.258	103.123	5.250	102.074	101.974	101.874
6.375	106.594	106.494	106.394	5.990	105.759	105.604	105.492	5.375	104.194	104.094	103.994	6.375	103.631	103.531	103.431	5.375	102.287	102.187	102.087
6.500	106.914	106.814	106.714	6.000	105.859	105.704	105.592	5.500	103.224	102.658	102.543	6.500	103.801	103.701	103.601	5.500	101.067	100.501	100.386
6.625	107.382	107.282	107.182	6.125	105.714	105.482	105.347	5.625	103.538	102.975	102.860	6.625	104.119	104.019	103.919	5.625	101.381	100.818	100.703
6.750	107.714	107.614	107.514	6.250	106.063	105.832	105.696	5.750	103.797	103.240	103.125	6.750	104.301	104.201	104.101	5.750	101.640	101.083	100.968

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.:

5/10/2019

45 Day Lock Exp.:

5/27/2019

60 Day Lock Exp.:

6/10/2019

W. Rate Sheet Dated: 4/10/2019

Release Time: 10:00 am ET

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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

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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)