



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/13/2019

45 Day Lock Exp.: 5/27/2019

60 Day Lock Exp.: 6/10/2019

W. Rate Sheet Dated: 4/11/2019

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	101.423	101.273	101.123	3.750	100.901	100.751	100.601	2.375	96.307	96.157	96.007	3.125	97.344	97.194	97.044
3.875	101.955	101.805	101.655	3.875	101.317	101.167	101.017	2.500	96.800	96.650	96.500	3.250	98.011	97.861	97.711
4.000	102.480	102.330	102.180	4.000	101.738	101.588	101.438	2.625	97.293	97.143	96.993	3.375	98.393	98.243	98.093
4.125	102.912	102.762	102.612	4.125	102.086	101.936	101.786	2.750	98.716	98.566	98.416	3.500	98.780	98.630	98.480
4.250	102.551	102.451	102.351	4.250	102.030	101.930	101.830	2.875	99.206	99.056	98.906	3.625	99.118	98.968	98.818
4.375	103.002	102.902	102.802	4.375	102.404	102.304	102.204	3.000	99.689	99.539	99.389	Margin = 2.250		Index = 2.410	
4.500	103.457	103.357	103.257	4.500	102.748	102.648	102.548	3.125	100.176	100.026	99.876				
4.625	103.838	103.738	103.638	4.625	103.255	103.155	103.055	3.250	100.224	100.074	99.924				
4.750	103.963	103.863	103.763	4.750	102.637	102.537	102.437	3.375	100.700	100.550	100.400				
4.875	103.526	103.426	103.326	4.875	103.011	102.911	102.811	3.500	101.169	101.019	100.869				
5.000	103.903	103.803	103.703	5.000	103.355	103.255	103.155	3.625	101.544	101.394	101.244				
5.125	104.445	104.345	104.245	5.125	103.862	103.762	103.662	3.750	101.337	101.187	101.037				
5.250	103.678	103.578	103.478	5.250	103.197	103.097	102.997	3.875	101.731	101.581	101.431				
5.375	104.086	103.986	103.886	5.375	103.571	103.471	103.371	4.000	102.130	101.980	101.830				
5.500	104.464	104.364	104.264	5.500	103.915	103.815	103.715	4.125	102.454	102.304	102.154				
5.625	105.005	104.905	104.805	5.625	104.422	104.322	104.222	4.250	101.822	101.672	101.522				
5.750	105.020	104.920	104.820	5.750	104.414	104.314	104.214	4.375	102.173	102.023	101.873				
5.875	105.427	105.327	105.227	5.875	104.787	104.687	104.587	4.500	102.494	102.344	102.194				
6.000	105.805	105.705	105.605	6.000	105.131	105.031	104.931	4.625	102.979	102.829	102.679				

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	100.273	100.123	99.973	3.750	99.901	99.751	99.601	2.375	95.307	95.157	95.007	3.125	96.344	96.194	96.044
3.875	100.805	100.655	100.505	3.875	100.317	100.167	100.017	2.500	95.800	95.650	95.500	3.250	97.011	96.861	96.711
4.000	101.330	101.180	101.030	4.000	100.738	100.588	100.438	2.625	96.293	96.143	95.993	3.375	97.393	97.243	97.093
4.125	101.762	101.612	101.462	4.125	101.086	100.936	100.786	2.750	97.716	97.566	97.416	3.500	97.780	97.630	97.480
4.250	101.401	101.301	101.201	4.250	101.030	100.930	100.830	2.875	98.206	98.056	97.906	3.625	98.118	97.968	97.818
4.375	101.852	101.752	101.652	4.375	101.404	101.304	101.204	3.000	98.689	98.539	98.389	Margin = 2.250		Index = 2.410	
4.500	102.307	102.207	102.107	4.500	101.748	101.648	101.548	3.125	99.176	99.026	98.876	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.688	102.588	102.488	4.625	102.255	102.155	102.055	3.250	99.224	99.074	98.924	Rate	30 Day	45 Day	60 Day
4.750	102.813	102.713	102.613	4.750	101.637	101.537	101.437	3.375	99.700	99.550	99.400	4.500	101.157	100.907	100.657
4.875	102.376	102.276	102.176	4.875	102.011	101.911	101.811	3.500	100.169	100.019	99.869	4.625	101.538	101.288	101.038
5.000	102.753	102.653	102.553	5.000	102.355	102.255	102.155	3.625	100.544	100.394	100.244	4.750	100.818	100.568	100.318
5.125	103.295	103.195	103.095	5.125	102.862	102.762	102.662	3.750	100.337	100.187	100.037	4.875	101.226	100.976	100.726
5.250	102.528	102.428	102.328	5.250	102.197	102.097	101.997	3.875	100.731	100.581	100.431	5.000	101.603	101.353	101.103
5.375	102.936	102.836	102.736	5.375	102.571	102.471	102.371	4.000	101.130	100.980	100.830	5.125	102.145	101.895	101.645
5.500	103.314	103.214	103.114	5.500	102.915	102.815	102.715	4.125	101.454	101.304	101.154	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	100.822	100.672	100.522	5.375	102.000	101.750	101.500
5.750	103.870	103.770	103.670	5.750	103.414	103.314	103.214	4.375	101.173	101.023	100.873	5.500	102.250	102.000	101.750
5.875	104.277	104.177	104.077	5.875	103.787	103.687	103.587	4.500	101.494	101.344	101.194	5.625	102.500	102.250	102.000
6.000	104.655	104.555	104.455	6.000	104.131	104.031	103.931	4.625	101.979	101.829	101.679	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	102.000	101.750	101.500	5.750	101.694	101.444	101.194
5.875	102.250	102.000	101.750	5.875	102.067	101.817	101.567
6.250	102.750	102.500	102.250	6.250	102.599	102.349	102.099
Lender paid price cap after comp plan = 100.000							

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:	4/11/2019	4.750%

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	98.407	98.157	97.907	
4.625	98.788	98.538	98.288	
4.750	98.068	97.818	97.568	
4.875	98.476	98.226	97.976	
5.000	98.853	98.603	98.353	
5.125	99.395	99.145	98.895	
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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/13/2019

45 Day Lock Exp.:

5/27/2019

60 Day Lock Exp.:

6/10/2019

W. Rate Sheet Dated: 4/11/2019

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	100.110	99.960	99.810	3.750	99.588	99.438	99.288	2.375	92.807	92.657	92.507	3.125	95.66	95.506	95.356
3.875	100.643	100.493	100.343	3.875	100.005	99.855	99.705	2.500	93.300	93.150	93.000	3.250	97.01	96.861	96.711
4.000	101.168	101.018	100.868	4.000	100.426	100.276	100.126	2.625	93.793	93.643	93.493	3.375	97.39	97.243	97.093
4.125	101.600	101.450	101.300	4.125	100.773	100.623	100.473	2.750	97.029	96.879	96.729	3.500	97.78	97.630	97.480
4.250	101.426	101.326	101.226	4.250	100.905	100.805	100.705	2.875	97.518	97.368	97.218	3.625	98.12	97.968	97.818
4.375	101.877	101.777	101.677	4.375	101.279	101.179	101.079	3.000	98.002	97.852	97.702	Margin = 2.250		Index = 2.410	
4.500	102.332	102.232	102.132	4.500	101.623	101.523	101.423	3.125	98.488	98.338	98.188				
4.625	102.713	102.613	102.513	4.625	102.130	102.030	101.930	3.250	99.224	99.074	98.924				
4.750	102.760	102.660	102.560	4.750	101.434	101.334	101.234	3.375	99.700	99.550	99.400				
4.875	102.322	102.222	102.122	4.875	101.807	101.707	101.607	3.500	100.169	100.019	99.869				
5.000	102.700	102.600	102.500	5.000	102.152	102.052	101.952	3.625	100.544	100.394	100.244				
5.125	103.242	103.142	103.042	5.125	102.659	102.559	102.459	3.750	100.024	99.874	99.724				
5.250	102.303	102.203	102.103	5.250	101.822	101.722	101.622	3.875	100.419	100.269	100.119				
5.375	102.711	102.611	102.511	5.375	102.196	102.096	101.996	4.000	100.817	100.667	100.517				
5.500	103.089	102.989	102.889	5.500	102.540	102.440	102.340	4.125	101.142	100.992	100.842				
5.625	103.630	103.530	103.430	5.625	103.047	102.947	102.847	4.250	100.697	100.547	100.397				
5.750	103.145	103.045	102.945	5.750	102.539	102.439	102.339	4.375	101.048	100.898	100.748				
5.875	103.552	103.452	103.352	5.875	102.912	102.812	102.712	4.500	101.369	101.219	101.069				
6.000	103.930	103.830	103.730	6.000	103.256	103.156	103.056	4.625	101.854	101.704	101.554				

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	98.960	98.810	98.660	3.750	98.588	98.438	98.288	2.375	93.557	93.407	93.257	3.125	94.656	94.506	94.356
3.875	99.493	99.343	99.193	3.875	99.005	98.855	98.705	2.500	94.050	93.900	93.750	3.250	96.011	95.861	95.711
4.000	100.018	99.868	99.718	4.000	99.426	99.276	99.126	2.625	94.543	94.393	94.243	3.375	96.393	96.243	96.093
4.125	100.450	100.300	100.150	4.125	99.773	99.623	99.473	2.750	96.810	96.660	96.510	3.500	96.780	96.630	96.480
4.250	100.276	100.176	100.076	4.250	99.905	99.805	99.705	2.875	97.299	97.149	96.999	3.625	97.118	96.968	96.818
4.375	100.727	100.627	100.527	4.375	100.279	100.179	100.079	3.000	97.783	97.633	97.483	Margin = 2.250		Index = 2.410	
4.500	101.182	101.082	100.982	4.500	100.623	100.523	100.423	3.125	98.270	98.120	97.970	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.563	101.463	101.363	4.625	101.130	101.030	100.930	3.250	98.130	97.980	97.830	Rate	30 Day	45 Day	60 Day
4.750	101.610	101.510	101.410	4.750	100.434	100.334	100.234	3.375	98.606	98.456	98.306	4.500	100.032	99.782	99.532
4.875	101.172	101.072	100.972	4.875	100.807	100.707	100.607	3.500	99.075	98.925	98.775	4.625	100.413	100.163	99.913
5.000	101.550	101.450	101.350	5.000	101.152	101.052	100.952	3.625	99.451	99.301	99.151	4.750	99.615	99.365	99.115
5.125	102.092	101.992	101.892	5.125	101.659	101.559	101.459	3.750	99.087	98.937	98.787	4.875	100.022	99.772	99.522
5.250	101.153	101.053	100.953	5.250	100.822	100.722	100.622	3.875	99.481	99.331	99.181	5.000	100.400	100.150	99.900
5.375	101.561	101.461	101.361	5.375	101.196	101.096	100.996	4.000	99.880	99.730	99.580	5.125	100.942	100.692	100.442
5.500	101.939	101.839	101.739	5.500	101.540	101.440	101.340	4.125	100.204	100.054	99.904	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	99.259	99.109	98.959	5.375	100.625	100.375	100.125
5.750	101.995	101.895	101.795	5.750	101.539	101.439	101.339	4.375	99.610	99.460	99.310	5.500	100.875	100.625	100.375
5.875	102.402	102.302	102.202	5.875	101.912	101.812	101.712	4.500	99.932	99.782	99.632	5.625	101.125	100.875	100.625
6.000	102.780	102.680	102.580	6.000	102.256	102.156	102.056	4.625	100.417	100.267	100.117	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 AVIM	-0.750

Max USDA-GRH Rate	
Today:	4/11/2019 4.750%

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	100.125	99.875	99.625	5.750	99.819	99.569	99.319
5.875	100.375	100.125	99.875	5.875	100.192	99.942	99.692
6.250	99.250	99.000	98.750	6.250	99.099	98.849	98.599
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	97.282	97.032	96.782	
4.625	97.663	97.413	97.163	
4.750	96.865	96.615	96.365	
4.875	97.272	97.022	96.772	
5.000	97.650	97.400	97.150	
5.125	98.192	97.942	97.692	
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 +1A, 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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/13/2019
45 Day Lock Exp.: 5/27/2019
60 Day Lock Exp.: 6/10/2019

W. Rate Sheet Dated: 4/11/2019

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	101.963	101.863	101.763	4.375	101.032	100.932	100.832	4.375	100.845	100.745	100.645	4.375	101.060	100.960	100.860	4.375	100.129	100.029	99.929
4.500	102.420	102.320	102.220	4.500	101.538	101.438	101.338	4.500	101.351	101.251	101.151	4.500	101.535	101.435	101.335	4.500	100.653	100.553	100.453
4.625	102.746	102.646	102.546	4.625	101.931	101.831	101.731	4.625	101.743	101.643	101.543	4.625	101.764	101.664	101.564	4.625	100.949	100.849	100.749
4.750	102.974	102.874	102.774	4.750	102.482	102.382	102.282	4.750	102.479	102.379	102.279	4.750	102.966	102.866	102.766	4.750	101.474	101.374	101.274
4.875	103.354	103.254	103.154	4.875	102.912	102.812	102.712	4.875	102.912	102.812	102.712	4.875	102.375	102.275	102.175	4.875	101.933	101.833	101.733
4.990	103.640	103.540	103.440	4.990	103.241	103.141	103.041	4.990	103.241	103.141	103.041	4.990	102.720	102.620	102.520	4.990	102.321	102.221	102.121
5.000	103.740	103.640	103.540	5.000	103.341	103.241	103.141	5.000	103.341	103.241	103.141	5.000	102.820	102.720	102.620	5.000	102.421	102.321	102.221
5.125	104.003	103.903	103.803	5.125	103.668	103.568	103.468	5.125	103.668	103.568	103.468	5.125	102.740	102.640	102.540	5.125	102.405	102.305	102.205
5.250	104.316	104.216	104.116	5.250	104.151	104.051	103.951	5.250	104.241	104.141	104.041	5.250	103.228	103.128	103.028	5.250	103.063	102.963	102.863
5.375	104.601	104.501	104.401	5.375	104.475	104.375	104.275	5.375	104.569	104.469	104.369	5.375	103.336	103.236	103.136	5.375	103.210	103.110	103.010
5.500	104.845	104.745	104.645	5.500	104.744	104.644	104.544	5.500	104.838	104.738	104.638	5.500	103.754	103.654	103.554	5.500	103.653	103.553	103.453
5.625	104.930	104.830	104.730	5.625	104.970	104.870	104.770	5.625	105.064	104.964	104.864	5.625	103.683	103.583	103.483	5.625	103.683	103.583	103.483
5.750	105.481	105.381	105.281	5.750	105.743	105.643	105.543	5.750	105.802	105.702	105.602	5.750	103.893	103.793	103.693	5.750	103.893	103.793	103.693
5.875	105.655	105.555	105.455	5.875	106.077	105.977	105.877	5.875	106.139	106.039	105.939	5.875	103.656	103.556	103.456	5.875	103.656	103.556	103.456
5.990	105.756	105.656	105.556	5.990	106.251	106.151	106.051	5.990	106.313	106.213	106.113	5.990	103.997	103.897	103.797	5.990	103.997	103.897	103.797
6.000	105.856	105.756	105.656	6.000	106.351	106.251	106.151	6.000	106.413	106.313	106.213	6.000	104.097	103.997	103.897	6.000	104.097	103.997	103.897
6.125	105.979	105.879	105.779	6.125	106.609	106.509	106.409	6.125	106.672	106.572	106.472	6.125	104.324	104.224	104.124	6.125	104.324	104.224	104.124
6.250	106.091	105.991	105.891	6.250	106.801	106.701	106.601	6.250	106.864	106.764	106.664	6.250	104.534	104.434	104.334	6.250	104.534	104.434	104.334
6.375	105.921	105.785	105.721	6.375	106.695	106.558	106.495	6.375	106.726	106.590	106.526	6.375	102.145	102.008	101.945	6.375	102.145	102.008	101.945
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	99.942	99.842	99.742	4.625	102.846	102.746	102.646	4.625	102.248	102.148	102.048	4.625	102.185	102.085	101.985	3.375	99.907	99.807	99.707
4.500	100.466	100.366	100.266	4.750	103.270	103.170	103.070	4.750	102.228	102.128	102.028	4.750	102.165	102.065	101.965	3.500	100.386	100.286	100.186
4.625	100.761	100.661	100.561	4.875	103.623	103.523	103.423	4.875	102.627	102.527	102.427	4.875	102.565	102.465	102.365	3.625	100.793	100.693	100.593
4.750	101.471	101.371	101.271	4.990	103.779	103.679	103.579	4.990	102.976	102.876	102.776	4.990	102.914	102.814	102.714	3.750	101.146	101.046	100.946
4.875	101.933	101.833	101.733	5.000	103.879	103.779	103.679	5.000	103.076	102.976	102.876	5.000	103.014	102.914	102.814	3.875	101.531	101.431	101.331
4.990	102.321	102.221	102.121	5.125	104.139	104.039	103.939	5.125	103.393	103.293	103.193	5.125	103.331	103.231	103.131	3.990	101.830	101.730	101.630
5.000	102.421	102.321	102.221	5.250	104.569	104.469	104.369	5.250	103.483	103.383	103.283	5.250	103.326	103.226	103.126	4.000	101.930	101.830	101.730
5.125	102.405	102.305	102.205	5.375	104.757	104.657	104.557	5.375	103.750	103.650	103.550	5.375	103.594	103.494	103.394	4.125	102.320	102.220	102.120
5.250	103.153	103.053	102.953	5.500	104.963	104.863	104.763	5.500	104.007	103.907	103.807	5.500	103.851	103.751	103.651	4.250	102.698	102.598	102.498
5.375	103.304	103.204	103.104	5.625	105.128	105.028	104.928	5.625	104.229	104.129	104.029	5.625	104.072	103.972	103.872	4.375	103.086	102.986	102.886
5.500	103.747	103.647	103.547	5.750	105.276	105.176	105.076	5.750	104.839	104.739	104.639	5.750	104.620	104.520	104.420	4.500	103.458	103.358	103.258
5.625	103.683	103.583	103.483	5.875	105.493	105.393	105.293	5.875	105.135	105.035	104.935	5.875	104.916	104.816	104.716	4.625	103.363	103.263	103.163
5.750	103.893	103.793	103.693	5.990	105.585	105.485	105.385	5.990	105.297	105.197	105.097	5.990	105.078	104.978	104.878	4.750	103.591	103.491	103.391
5.875	103.656	103.556	103.456	6.000	105.685	105.585	105.485	6.000	105.397	105.297	105.197	6.000	105.178	105.078	104.978	4.875	103.819	103.719	103.619
5.990	103.997	103.897	103.797	6.125	105.873	105.773	105.673	6.125	105.652	105.552	105.452	6.125	105.433	105.333	105.233	4.990	103.863	103.763	103.663
6.000	104.097	103.997	103.897	6.250	105.449	105.349	105.249	6.250	105.247	105.147	105.047	6.250	105.028	104.928	104.828	5.000	103.963	103.863	103.763
6.125	104.324	104.224	104.124	6.375	105.658	105.558	105.458	6.375	105.532	105.432	105.332	6.375	105.313	105.213	105.113	5.125	103.579	103.479	103.379
6.250	104.534	104.434	104.334	6.500	105.757	105.657	105.557	6.500	105.681	105.581	105.481	6.500	105.462	105.362	105.262	5.250	103.766	103.666	103.566
6.375	102.145	102.009	101.945	6.625	105.831	105.693	105.631	6.625	105.796	105.658	105.596	6.625	105.578	105.438	105.378	5.375	103.956	103.856	103.756
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >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	99.942	99.842	99.742	4.625	102.846	102.746	102.646	4.625	102.248	102.148	102.048	4.625	102.185	102.085	101.985	3.375	99.907	99.807	99.707
4.500	100.466	100.366	100.266	4.750	103.270	103.170	103.070	4.750	102.228	102.128	102.028	4.750	102.165	102.065	101.965	3.500	100.386	100.286	100.186
4.625	100.761	100.661	100.561	4.875	103.623	103.523	103.423	4.875	102.627	102.527	102.427	4.875	102.565	102.465	102.365	3.625	100.793	100.693	100.593
4.750	101.471	101.371	101.271	4.990	103.779	103.679	103.579	4.990	102.976	102.876	102.776	4.990	102.914	102.814	102.714	3.750	101.146	101.046	100.946
4.875	101.933	101.833	101.733	5.000	103.879	103.779	103.679	5.000	103.076	102.976	102.876	5.000	103.014	102.914	102.814	3.875	101.531	101.431	101.331
4.990	102.321	102.221	102.121	5.125	104.139	104.039	103.939	5.125	103.393	103.293	103.193	5.125	103.331	103.231	103.131	3.990	101.830	101.730	101.630
5.000	102.421	102.321	102.221	5.250	104.569	104.469	104.369	5.250	103.483	103.383	103.283	5.250	103.326	103.226	103.126	4.000	101.930	101.830	101.730
5.125	102.405	102.305	102.205	5.375	104.757	104.657	104.557	5.375	103.750	103.650	103.550	5.375	103.594	103.494	103.394	4.125	102.320	102.220	102.120
5.250	103.153	103.053	102.953	5.500	104.963	104.863	104.763	5.500	104.007	103.907	103.807	5.500	103.851	103.751	103.651	4.250	102.698	102.598	102.498
5.375	103.304	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.: 5/13/2019
45 Day Lock Exp.: 5/27/2019
60 Day Lock Exp.: 6/10/2019

W. Rate Sheet Dated: 4/11/2019

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	103.119	103.019	102.919	4.750	102.619	102.519	102.419	4.750	102.619	102.519	102.419	4.750	101.866	101.766	101.666	4.750	101.366	101.266	101.166
4.875	103.588	103.488	103.388	4.875	103.088	102.988	102.888	4.875	103.088	102.988	102.888	4.875	102.335	102.235	102.135	4.875	101.835	101.735	101.635
4.990	103.745	103.645	103.545	4.990	103.245	103.145	103.045	4.990	103.245	103.145	103.045	4.990	102.492	102.392	102.292	4.990	101.992	101.892	101.792
5.000	103.845	103.745	103.645	5.000	103.345	103.245	103.145	5.000	103.345	103.245	103.145	5.000	102.592	102.492	102.392	5.000	102.092	101.992	101.892
5.125	103.879	103.779	103.679	5.125	103.379	103.279	103.179	5.125	103.379	103.279	103.179	5.125	102.146	102.046	101.946	5.125	101.646	101.546	101.446
5.250	104.308	104.208	104.108	5.250	103.808	103.708	103.608	5.250	103.808	103.708	103.608	5.250	102.575	102.475	102.375	5.250	102.075	101.975	101.875
5.375	104.738	104.638	104.538	5.375	104.738	104.638	104.538	5.375	104.738	104.638	104.538	5.375	103.005	102.905	102.805	5.375	103.005	102.905	102.805
5.500	104.960	104.860	104.760	5.500	104.960	104.860	104.760	5.500	104.960	104.860	104.760	5.500	103.227	103.127	103.027	5.500	103.227	103.127	103.027
5.625	105.035	104.934	104.835	5.625	105.035	104.934	104.835	5.625	105.035	104.934	104.835	5.625	102.628	102.527	102.428	5.625	102.628	102.527	102.428
5.750	105.439	105.339	105.239	5.750	105.439	105.339	105.239	5.750	105.439	105.339	105.239	5.750	103.032	102.932	102.832	5.750	103.032	102.932	102.832
5.875	105.693	105.593	105.493	5.875	105.693	105.593	105.493	5.875	105.693	105.593	105.493	5.875	103.286	103.186	103.086	5.875	103.286	103.186	103.086
5.990	105.835	105.735	105.635	5.990	105.835	105.735	105.635	5.990	105.835	105.735	105.635	5.990	103.428	103.328	103.228	5.990	103.428	103.328	103.228
6.000	105.935	105.835	105.735	6.000	105.935	105.835	105.735	6.000	105.935	105.835	105.735	6.000	103.528	103.428	103.328	6.000	103.528	103.428	103.328
6.125	105.882	105.763	105.659	6.125	105.882	105.763	105.659	6.125	105.882	105.763	105.659	6.125	102.428	102.309	102.205	6.125	102.428	102.309	102.205
6.250	106.105	105.987	105.883	6.250	106.105	105.987	105.883	6.250	106.105	105.987	105.883	6.250	103.292	103.174	103.070	6.250	103.292	103.174	103.070
6.375	106.638	106.492	106.373	6.375	106.638	106.492	106.373	6.375	106.638	106.492	106.373	6.375	103.675	103.529	103.410	6.375	103.675	103.529	103.410
6.500	107.513	107.374	107.255	6.500	107.513	107.374	107.255	6.500	107.513	107.374	107.255	6.500	104.400	104.261	104.142	6.500	104.400	104.261	104.142
6.625	107.923	107.785	107.666	6.625	107.923	107.785	107.666	6.625	107.923	107.785	107.666	6.625	104.660	104.522	104.403	6.625	104.660	104.522	104.403
6.750	108.196	108.059	107.939	6.750	108.196	108.059	107.939	6.750	108.196	108.059	107.939	6.750	104.783	104.646	104.526	6.750	104.783	104.646	104.526
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	101.366	101.266	101.166	4.250	102.047	101.947	101.847	4.250	102.422	102.322	102.222	4.250	102.422	102.322	102.222	3.750	101.302	101.202	101.102
4.875	101.835	101.735	101.635	4.375	102.444	102.344	102.244	4.375	102.819	102.719	102.619	4.375	102.819	102.719	102.619	3.875	101.725	101.625	101.525
4.990	101.992	101.892	101.792	4.500	102.741	102.641	102.541	4.500	103.116	103.016	102.916	4.500	103.116	103.016	102.916	3.990	101.902	101.802	101.702
5.000	102.092	101.992	101.892	4.625	103.134	103.034	102.934	4.625	103.509	103.409	103.309	4.625	103.509	103.409	103.309	4.000	102.002	101.902	101.802
5.125	101.646	101.546	101.446	4.750	103.480	103.380	103.280	4.750	103.855	103.755	103.655	4.750	103.855	103.755	103.655	4.125	102.486	102.386	102.286
5.250	102.075	101.975	101.875	4.875	103.812	103.712	103.612	4.875	104.187	104.087	103.987	4.875	104.187	104.087	103.987	4.250	102.831	102.731	102.631
5.375	103.005	102.905	102.805	4.990	104.023	103.923	103.823	4.990	104.148	104.048	103.948	4.990	104.148	104.048	103.948	4.375	103.216	103.116	103.016
5.500	103.227	103.127	103.027	5.000	104.123	104.023	103.923	5.000	104.248	104.148	104.048	5.000	104.248	104.148	104.048	4.500	103.567	103.467	103.367
5.625	102.628	102.527	102.428	5.125	104.106	104.006	103.906	5.125	104.231	104.131	104.031	5.125	104.231	104.131	104.031	4.625	102.980	102.880	102.780
5.750	103.032	102.932	102.832	5.250	104.418	104.318	104.218	5.250	104.543	104.443	104.343	5.250	104.543	104.443	104.343	4.750	103.414	103.314	103.214
5.875	103.286	103.186	103.086	5.375	104.814	104.714	104.614	5.375	104.814	104.714	104.614	5.375	104.814	104.714	104.614	4.875	103.726	103.626	103.526
5.990	103.428	103.328	103.228	5.500	105.033	104.933	104.833	5.500	105.033	104.933	104.833	5.500	105.033	104.933	104.833	4.990	103.441	103.341	103.241
6.000	103.528	103.428	103.328	5.625	104.896	104.796	104.696	5.625	104.896	104.796	104.696	5.625	104.896	104.796	104.696	5.000	103.541	103.441	103.341
6.125	102.428	102.309	102.205	5.750	105.183	105.083	104.983	5.750	105.183	105.083	104.983	5.750	105.183	105.083	104.983	5.125	103.831	103.731	103.631
6.250	103.292	103.174	103.070	5.875	105.569	105.469	105.369	5.875	105.569	105.469	105.369	5.875	105.569	105.469	105.369	5.250	103.995	103.895	103.795
6.375	103.675	103.529	103.410	5.990	105.637	105.537	105.437	5.990	105.637	105.537	105.437	5.990	105.637	105.537	105.437	5.375	104.210	104.072	103.934
6.500	104.400	104.261	104.142	6.000	105.737	105.637	105.537	6.000	105.737	105.637	105.537	6.000	105.737	105.637	105.537	5.500	103.169	103.070	102.971
6.625	104.660	104.522	104.403	6.125	105.539	105.439	105.339	6.125	105.539	105.439	105.339	6.125	105.539	105.439	105.339	5.625	103.478	103.379	103.280
6.750	104.783	104.646	104.526	6.250	105.885	105.767	105.663	6.250	105.885	105.767	105.663	6.250	105.885	105.767	105.663	5.750	103.739	103.640	103.541
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	101.802	101.702	101.602	3.750	101.802	101.702	101.602	3.750	100.675	100.575	100.475	3.750	101.175	101.075	100.975	3.750	101.175	101.075	100.975
3.875	101.975	101.875	101.775	3.875	101.975	101.875	101.775	3.875	101.098	100.998	100.898	3.875	101.348	101.248	101.148	3.875	101.348	101.248	101.148
3.990	102.152	102.052	101.952	3.990	102.152	102.052	101.952	3.990	100.774	100.674	100.574	3.990	101.024	100.924	100.824	3.990	101.024	100.924	100.824
4.000	102.252	102.152	102.052	4.000	102.252	102.152	102.052	4.000	100.774	100.674	100.574	4.000	101.124	101.024	100.924	4.000	101.124	101.024	100.924
4.125	102.736	102.636	102.536	4.125	102.736	102.636	102.536	4.125	101.358	101.258	101.158	4.125	101.608	101.508	101.408	4.125	101.608	101.508	101.408
4.250	103.081	102.981	102.881	4.250	103.081	102.981	102.881	4.250	101.703	101.603	101.503	4.250	101.953	101.853	101.753	4.250	101.953	101.853	101.753
4.375	103.091	102.991	102.891	4.375	103.091	102.991	102.891	4.375	102.088	101.988	101.888	4.375	101.963	101.863	101.763	4.375	101.963	101.863	101.763
4.500	102.442	102.342	102.242	4.500	102.442	102.342	102.242	4.500	100.848	100.748	100.648	4.500	100.723	100.623	100.523	4.500	100.723	100.623	100.523
4.625	102.855	102.755	102.655	4.625	102.855	102.755	102.655	4.625	101.261	101.161	101.061	4.625	101.136	101.036	100.936	4.625	101.136	101.036	100.936
4.750	103.289	103.189	103.																



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/13/2019

45 Day Lock Exp.:

5/27/2019

60 Day Lock Exp.:

6/10/2019

W. Rate Sheet Dated: 4/11/2019

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	103.239	103.139	103.039	4.250	102.161	102.020	101.961	3.750	101.357	101.257	101.157	4.750	102.012	101.912	101.812	3.750	100.739	100.639	100.539
4.875	103.714	103.614	103.514	4.375	102.556	102.415	102.356	3.875	101.787	101.687	101.587	4.875	102.487	102.387	102.287	3.875	101.169	101.069	100.969
4.990	103.883	103.783	103.683	4.500	102.853	102.713	102.653	3.990	101.977	101.877	101.777	4.990	102.656	102.556	102.456	3.990	100.858	100.753	100.658
5.000	103.983	103.883	103.783	4.625	103.246	103.109	103.046	4.000	102.077	101.977	101.877	5.000	102.756	102.656	102.556	4.000	100.958	100.853	100.758
5.125	104.015	103.818	103.749	4.750	103.583	103.453	103.383	4.125	102.565	102.462	102.365	5.125	102.390	102.193	102.124	4.125	101.446	101.343	101.246
5.250	104.451	104.258	104.189	4.875	103.916	103.786	103.716	4.250	102.912	102.807	102.712	5.250	102.826	102.633	102.564	4.250	101.793	101.688	101.593
5.375	104.889	104.700	104.631	4.990	104.126	103.997	103.926	4.375	103.301	103.196	103.101	5.375	103.264	103.075	103.006	4.375	102.182	102.077	101.982
5.500	105.117	104.927	104.858	5.000	104.226	104.097	104.026	4.500	102.627	102.527	102.427	5.500	103.492	103.302	103.233	4.500	100.908	100.808	100.708
5.625	105.163	104.982	104.895	5.125	104.302	104.042	103.973	4.625	103.042	102.942	102.842	5.625	102.844	102.663	102.576	4.625	101.323	101.223	101.123
5.750	105.574	105.397	105.311	5.250	104.614	104.355	104.286	4.750	103.481	103.381	103.281	5.750	103.255	103.078	102.992	4.750	101.762	101.662	101.562
5.875	105.827	105.653	105.566	5.375	105.010	104.753	104.684	4.875	103.793	103.693	103.593	5.875	103.508	103.334	103.247	4.875	102.074	101.974	101.874
5.990	105.964	105.793	105.707	5.500	105.226	104.972	104.904	4.990	103.502	103.348	103.278	5.990	103.645	103.474	103.388	4.990	101.533	101.379	101.309
6.000	106.064	105.893	105.807	5.625	105.024	104.844	104.758	5.000	103.602	103.448	103.378	6.000	103.745	103.574	103.488	5.000	101.633	101.479	101.409
6.125	106.071	105.814	105.710	5.750	105.311	105.133	105.047	5.125	103.896	103.741	103.672	6.125	102.649	102.392	102.288	5.125	101.927	101.772	101.703
6.250	106.293	106.038	105.935	5.875	105.697	105.521	105.435	5.250	104.060	103.906	103.837	6.250	103.480	103.225	103.122	5.250	102.091	101.937	101.868
6.375	106.588	106.488	106.388	5.990	105.765	105.588	105.502	5.375	104.273	104.117	104.048	6.375	103.625	103.525	103.425	5.375	102.304	102.148	102.079
6.500	106.903	106.803	106.703	6.000	105.865	105.688	105.602	5.500	103.236	102.649	102.561	6.500	103.790	103.690	103.590	5.500	101.079	100.492	100.404
6.625	107.373	107.273	107.173	6.125	105.707	105.451	105.347	5.625	103.544	102.960	102.872	6.625	104.110	104.010	103.910	5.625	101.387	100.803	100.715
6.750	107.706	107.606	107.506	6.250	106.053	105.798	105.695	5.750	103.806	103.226	103.138	6.750	104.293	104.193	104.093	5.750	101.649	101.069	100.981

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.:

5/13/2019

45 Day Lock Exp.:

5/27/2019

60 Day Lock Exp.:

6/10/2019

W. Rate Sheet Dated: 4/11/2019

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	97.884	97.759	97.634	
3.875	98.291	98.166	98.041	
4.000	98.713	98.588	98.463	
4.125	99.121	98.996	98.871	
4.250	99.525	99.400	99.275	
4.375	99.885	99.760	99.635	
4.500	100.258	100.133	100.008	
4.625	100.630	100.505	100.380	
4.750	100.966	100.841	100.716	
4.875	101.286	101.161	101.036	
5.000	101.601	101.476	101.351	
5.125	101.868	101.743	101.618	
5.250	102.180	102.055	101.930	

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	97.476	97.351	97.226	
3.375	98.040	97.915	97.790	
3.500	98.606	98.481	98.356	
3.625	98.992	98.867	98.742	
3.750	99.431	99.306	99.181	
3.875	99.882	99.757	99.632	
4.000	100.245	100.120	99.995	
4.125	100.491	100.366	100.241	
4.250	100.823	100.698	100.573	
4.375	101.137	101.012	100.887	
4.500	101.358	101.233	101.108	

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	98.145	98.020	97.895	
3.375	98.656	98.531	98.406	
3.500	99.069	98.944	98.819	
3.625	99.457	99.332	99.207	
3.750	99.820	99.695	99.570	
3.875	100.217	100.092	99.967	
4.000	100.593	100.468	100.343	
4.125	100.863	100.738	100.613	
4.250	101.143	101.018	100.893	
4.375	101.400	101.275	101.150	
4.500	101.601	101.476	101.351	
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)