



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.: 5/13/2019

45 Day Lock Exp.: 5/27/2019

60 Day Lock Exp.: 6/11/2019

W. Rate Sheet Dated: 4/12/2019

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	101.345	101.195	101.045	3.750	100.823	100.673	100.523	2.375	96.542	96.392	96.242	3.125	97.344	97.194	97.044
3.875	101.877	101.727	101.577	3.875	101.239	101.089	100.939	2.500	97.035	96.885	96.735	3.250	98.011	97.861	97.711
4.000	102.402	102.252	102.102	4.000	101.660	101.510	101.360	2.625	97.528	97.378	97.228	3.375	98.393	98.243	98.093
4.125	102.834	102.684	102.534	4.125	102.008	101.858	101.708	2.750	98.595	98.445	98.295	3.500	98.780	98.630	98.480
4.250	102.489	102.389	102.289	4.250	101.968	101.868	101.768	2.875	99.085	98.935	98.785	3.625	99.118	98.968	98.818
4.375	102.939	102.839	102.739	4.375	102.341	102.241	102.141	3.000	99.568	99.418	99.268	Margin = 2.250		Index = 2.410	
4.500	103.394	103.294	103.194	4.500	102.685	102.585	102.485	3.125	100.055	99.905	99.755				
4.625	103.775	103.675	103.575	4.625	103.193	103.093	102.993	3.250	100.087	99.937	99.787				
4.750	103.900	103.800	103.700	4.750	102.621	102.521	102.421	3.375	100.563	100.413	100.263				
4.875	103.510	103.410	103.310	4.875	102.995	102.895	102.795	3.500	101.032	100.882	100.732				
5.000	103.888	103.788	103.688	5.000	103.339	103.239	103.139	3.625	101.408	101.258	101.108				
5.125	104.429	104.329	104.229	5.125	103.847	103.747	103.647	3.750	101.251	101.101	100.951				
5.250	103.663	103.563	103.463	5.250	103.182	103.082	102.982	3.875	101.645	101.495	101.345				
5.375	104.070	103.970	103.870	5.375	103.555	103.455	103.355	4.000	102.044	101.894	101.744				
5.500	104.448	104.348	104.248	5.500	103.899	103.799	103.699	4.125	102.369	102.219	102.069				
5.625	104.989	104.889	104.789	5.625	104.407	104.307	104.207	4.250	101.709	101.559	101.409				
5.750	105.004	104.904	104.804	5.750	104.398	104.298	104.198	4.375	102.060	101.910	101.760				
5.875	105.411	105.311	105.211	5.875	104.771	104.671	104.571	4.500	102.381	102.231	102.081				
6.000	105.789	105.689	105.589	6.000	105.116	105.016	104.916	4.625	102.866	102.716	102.566				

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	100.195	100.045	99.895	3.750	99.823	99.673	99.523	2.375	95.542	95.392	95.242	3.125	96.344	96.194	96.044
3.875	100.727	100.577	100.427	3.875	100.239	100.089	99.939	2.500	96.035	95.885	95.735	3.250	97.011	96.861	96.711
4.000	101.252	101.102	100.952	4.000	100.660	100.510	100.360	2.625	96.528	96.378	96.228	3.375	97.393	97.243	97.093
4.125	101.684	101.534	101.384	4.125	101.008	100.858	100.708	2.750	97.595	97.445	97.295	3.500	97.780	97.630	97.480
4.250	101.339	101.239	101.139	4.250	100.968	100.868	100.768	2.875	98.085	97.935	97.785	3.625	98.118	97.968	97.818
4.375	101.789	101.689	101.589	4.375	101.341	101.241	101.141	3.000	98.568	98.418	98.268	Margin = 2.250		Index = 2.410	
4.500	102.244	102.144	102.044	4.500	101.685	101.585	101.485	3.125	99.055	98.905	98.755	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.625	102.525	102.425	4.625	102.193	102.093	101.993	3.250	99.087	98.937	98.787	Rate	30 Day	45 Day	60 Day
4.750	102.750	102.650	102.550	4.750	101.621	101.521	101.421	3.375	99.563	99.413	99.263	4.500	101.094	100.844	100.594
4.875	102.360	102.260	102.160	4.875	101.995	101.895	101.795	3.500	100.032	99.882	99.732	4.625	101.475	101.225	100.975
5.000	102.738	102.638	102.538	5.000	102.339	102.239	102.139	3.625	100.408	100.258	100.108	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	100.251	100.101	99.951	4.875	101.210	100.960	100.710
5.250	102.513	102.413	102.313	5.250	102.182	102.082	101.982	3.875	100.645	100.495	100.345	5.000	101.588	101.338	101.088
5.375	102.920	102.820	102.720	5.375	102.555	102.455	102.355	4.000	101.044	100.894	100.744	5.125	102.129	101.879	101.629
5.500	103.298	103.198	103.098	5.500	102.899	102.799	102.699	4.125	101.369	101.219	101.069	5.250	101.363	101.113	100.863
5.625	103.839	103.739	103.639	5.625	103.407	103.307	103.207	4.250	100.709	100.559	100.409	5.375	102.000	101.750	101.500
5.750	103.854	103.754	103.654	5.750	103.398	103.298	103.198	4.375	101.060	100.910	100.760	5.500	102.250	102.000	101.750
5.875	104.261	104.161	104.061	5.875	103.771	103.671	103.571	4.500	101.381	101.231	101.081	5.625	102.500	102.250	102.000
6.000	104.639	104.539	104.439	6.000	104.116	104.016	103.916	4.625	101.866	101.716	101.566	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	101.678	101.428	101.178
5.875	102.250	102.000	101.750	5.875	102.051	101.801	101.551
6.250	102.750	102.500	102.250	6.250	102.583	102.333	102.083
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	98.344	98.094	97.844	
4.625	98.725	98.475	98.225	
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	98.613	98.363	98.113	
5.375	99.250	99.000	98.750	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
5.750	100.000	99.750	99.500	

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



AFR Loan Center

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Lockdesk@afrownline.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.:

6/11/2019

W. Rate Sheet Dated: 4/12/2019

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	100.032	99.882	99.732	3.750	99.510	99.360	99.210	2.375	93.042	92.892	92.742	3.125	95.66	95.506	95.356
3.875	100.565	100.415	100.265	3.875	99.927	99.777	99.627	2.500	93.535	93.385	93.235	3.250	97.01	96.861	96.711
4.000	101.090	100.940	100.790	4.000	100.348	100.198	100.048	2.625	94.028	93.878	93.728	3.375	97.39	97.243	97.093
4.125	101.521	101.371	101.221	4.125	100.695	100.545	100.395	2.750	96.908	96.758	96.608	3.500	97.78	97.630	97.480
4.250	101.442	101.342	101.242	4.250	100.921	100.821	100.721	2.875	97.397	97.247	97.097	3.625	98.12	97.968	97.818
4.375	101.892	101.792	101.692	4.375	101.294	101.194	101.094	3.000	97.881	97.731	97.581	Margin = 2.250		Index = 2.410	
4.500	102.347	102.247	102.147	4.500	101.638	101.538	101.438	3.125	98.367	98.217	98.067				
4.625	102.728	102.628	102.528	4.625	102.146	102.046	101.946	3.250	99.087	98.937	98.787				
4.750	102.697	102.597	102.497	4.750	101.418	101.318	101.218	3.375	99.563	99.413	99.263				
4.875	102.307	102.207	102.107	4.875	101.792	101.692	101.592	3.500	100.032	99.882	99.732				
5.000	102.685	102.585	102.485	5.000	102.136	102.036	101.936	3.625	100.408	100.258	100.108				
5.125	103.226	103.126	103.026	5.125	102.643	102.543	102.443	3.750	99.939	99.789	99.639				
5.250	102.288	102.188	102.088	5.250	101.807	101.707	101.607	3.875	100.333	100.183	100.033				
5.375	102.695	102.595	102.495	5.375	102.180	102.080	101.980	4.000	100.731	100.581	100.431				
5.500	103.073	102.973	102.873	5.500	102.524	102.424	102.324	4.125	101.056	100.906	100.756				
5.625	103.614	103.514	103.414	5.625	103.032	102.932	102.832	4.250	100.662	100.512	100.362				
5.750	103.129	103.029	102.929	5.750	102.523	102.423	102.323	4.375	101.013	100.863	100.713				
5.875	103.536	103.436	103.336	5.875	102.896	102.796	102.696	4.500	101.334	101.184	101.034				
6.000	103.914	103.814	103.714	6.000	103.241	103.141	103.041	4.625	101.819	101.669	101.519				

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	98.882	98.732	98.582	3.750	98.510	98.360	98.210	2.375	93.792	93.642	93.492	3.125	94.656	94.506	94.356
3.875	99.415	99.265	99.115	3.875	98.927	98.777	98.627	2.500	94.285	94.135	93.985	3.250	96.011	95.861	95.711
4.000	99.940	99.790	99.640	4.000	99.348	99.198	99.048	2.625	94.778	94.628	94.478	3.375	96.393	96.243	96.093
4.125	100.371	100.221	100.071	4.125	99.695	99.545	99.395	2.750	96.689	96.539	96.389	3.500	96.780	96.630	96.480
4.250	100.292	100.192	100.092	4.250	99.921	99.821	99.721	2.875	97.178	97.028	96.878	3.625	97.118	96.968	96.818
4.375	100.742	100.642	100.542	4.375	100.294	100.194	100.094	3.000	97.662	97.512	97.362	Margin = 2.250		Index = 2.410	
4.500	101.197	101.097	100.997	4.500	100.638	100.538	100.438	3.125	98.148	97.998	97.848	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.578	101.478	101.378	4.625	101.146	101.046	100.946	3.250	97.993	97.843	97.693	Rate	30 Day	45 Day	60 Day
4.750	101.547	101.447	101.347	4.750	100.418	100.318	100.218	3.375	98.470	98.320	98.170	4.500	100.047	99.797	99.547
4.875	101.157	101.057	100.957	4.875	100.792	100.692	100.592	3.500	98.938	98.788	98.638	4.625	100.428	100.178	99.928
5.000	101.535	101.435	101.335	5.000	101.136	101.036	100.936	3.625	99.314	99.164	99.014	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	99.001	98.851	98.701	4.875	100.007	99.757	99.507
5.250	101.138	101.038	100.938	5.250	100.807	100.707	100.607	3.875	99.395	99.245	99.095	5.000	100.385	100.135	99.885
5.375	101.545	101.445	101.345	5.375	101.180	101.080	100.980	4.000	99.794	99.644	99.494	5.125	100.926	100.676	100.426
5.500	101.923	101.823	101.723	5.500	101.524	101.424	101.324	4.125	100.119	99.969	99.819	5.250	99.988	99.738	99.488
5.625	102.464	102.364	102.264	5.625	102.032	101.932	101.832	4.250	99.146	98.996	98.846	5.375	100.625	100.375	100.125
5.750	101.979	101.879	101.779	5.750	101.523	101.423	101.323	4.375	99.497	99.347	99.197	5.500	100.875	100.625	100.375
5.875	102.386	102.286	102.186	5.875	101.896	101.796	101.696	4.500	99.819	99.669	99.519	5.625	101.125	100.875	100.625
6.000	102.764	102.664	102.564	6.000	102.241	102.141	102.041	4.625	100.304	100.154	100.004	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	100.125	99.875	99.625	5.750	99.803	99.553	99.303
5.875	100.375	100.125	99.875	5.875	100.176	99.926	99.676
6.250	99.250	99.000	98.750	6.250	99.083	98.833	98.583
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:	4/12/2019	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	97.297	97.047	96.797	
4.625	97.678	97.428	97.178	
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	97.238	96.988	96.738	
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@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.: 6/11/2019

W. Rate Sheet Dated: 4/12/2019

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	101.772	101.672	101.572	4.375	100.841	100.741	100.641	4.375	100.654	100.554	100.454	4.375	100.869	100.769	100.669	4.375	99.938	99.838	99.738	4.375	99.938	99.838	99.738	4.375	100.462	100.362	100.262	4.375	100.462	100.362	100.262
4.500	102.229	102.129	102.029	4.500	101.347	101.247	101.147	4.500	101.159	101.059	100.959	4.500	101.344	101.244	101.144	4.500	100.462	100.362	100.262	4.500	100.462	100.362	100.262	4.500	100.462	100.362	100.262	4.500	100.462	100.362	100.262
4.625	102.554	102.454	102.354	4.625	101.739	101.639	101.539	4.625	101.551	101.451	101.351	4.625	101.572	101.472	101.372	4.625	100.757	100.657	100.557	4.625	100.757	100.657	100.557	4.625	100.757	100.657	100.557	4.625	100.757	100.657	100.557
4.750	102.876	102.776	102.676	4.750	102.384	102.284	102.184	4.750	102.381	102.281	102.181	4.750	102.802	102.702	102.602	4.750	101.310	101.210	101.110	4.750	101.310	101.210	101.110	4.750	101.310	101.210	101.110	4.750	101.310	101.210	101.110
4.875	103.255	103.155	103.055	4.875	102.813	102.713	102.613	4.875	102.813	102.713	102.613	4.875	102.276	102.176	102.076	4.875	101.834	101.734	101.634	4.875	101.834	101.734	101.634	4.875	101.834	101.734	101.634	4.875	101.834	101.734	101.634
4.990	103.541	103.441	103.341	4.990	103.142	103.042	102.942	4.990	103.142	103.042	102.942	4.990	102.621	102.521	102.421	4.990	102.222	102.122	102.022	4.990	102.222	102.122	102.022	4.990	102.222	102.122	102.022	4.990	102.222	102.122	102.022
5.000	103.641	103.541	103.441	5.000	103.242	103.142	103.042	5.000	103.242	103.142	103.042	5.000	102.721	102.621	102.521	5.000	102.322	102.222	102.122	5.000	102.322	102.222	102.122	5.000	102.322	102.222	102.122	5.000	102.322	102.222	102.122
5.125	103.903	103.803	103.703	5.125	103.568	103.468	103.368	5.125	103.568	103.468	103.368	5.125	102.641	102.541	102.441	5.125	102.242	102.142	102.042	5.125	102.242	102.142	102.042	5.125	102.242	102.142	102.042	5.125	102.242	102.142	102.042
5.250	104.247	104.147	104.047	5.250	104.082	103.982	103.882	5.250	104.172	104.072	103.972	5.250	103.128	103.028	102.928	5.250	102.729	102.629	102.529	5.250	102.729	102.629	102.529	5.250	102.729	102.629	102.529	5.250	102.729	102.629	102.529
5.375	104.532	104.432	104.332	5.375	104.406	104.306	104.206	5.375	104.500	104.400	104.300	5.375	103.267	103.167	103.067	5.375	102.868	102.768	102.668	5.375	102.868	102.768	102.668	5.375	102.868	102.768	102.668	5.375	102.868	102.768	102.668
5.500	104.776	104.676	104.576	5.500	104.675	104.575	104.475	5.500	104.769	104.669	104.569	5.500	103.685	103.585	103.485	5.500	103.286	103.186	103.086	5.500	103.286	103.186	103.086	5.500	103.286	103.186	103.086	5.500	103.286	103.186	103.086
5.625	104.860	104.760	104.660	5.625	104.900	104.800	104.700	5.625	104.994	104.894	104.794	5.625	103.613	103.513	103.413	5.625	103.214	103.114	103.014	5.625	103.214	103.114	103.014	5.625	103.214	103.114	103.014	5.625	103.214	103.114	103.014
5.750	105.286	105.186	105.086	5.750	105.548	105.448	105.348	5.750	105.607	105.507	105.407	5.750	103.823	103.723	103.623	5.750	103.424	103.324	103.224	5.750	103.424	103.324	103.224	5.750	103.424	103.324	103.224	5.750	103.424	103.324	103.224
5.875	105.460	105.360	105.260	5.875	105.881	105.781	105.681	5.875	105.944	105.844	105.744	5.875	104.061	103.961	103.861	5.875	103.662	103.562	103.462	5.875	103.662	103.562	103.462	5.875	103.662	103.562	103.462	5.875	103.662	103.562	103.462
5.990	105.560	105.460	105.360	5.990	106.055	105.955	105.855	5.990	106.118	106.018	105.918	5.990	104.301	104.201	104.101	5.990	103.902	103.802	103.702	5.990	103.902	103.802	103.702	5.990	103.902	103.802	103.702	5.990	103.902	103.802	103.702
6.000	105.660	105.560	105.460	6.000	106.155	106.055	105.955	6.000	106.218	106.118	106.018	6.000	104.301	104.201	104.101	6.000	103.902	103.802	103.702	6.000	103.902	103.802	103.702	6.000	103.902	103.802	103.702	6.000	103.902	103.802	103.702
6.125	105.783	105.683	105.583	6.125	106.413	106.313	106.213	6.125	106.476	106.376	106.276	6.125	104.581	104.481	104.381	6.125	104.182	104.082	103.982	6.125	104.182	104.082	103.982	6.125	104.182	104.082	103.982	6.125	104.182	104.082	103.982
6.250	105.895	105.795	105.695	6.250	106.605	106.505	106.405	6.250	106.667	106.567	106.467	6.250	104.737	104.637	104.537	6.250	104.338	104.238	104.138	6.250	104.338	104.238	104.138	6.250	104.338	104.238	104.138	6.250	104.338	104.238	104.138
6.375	105.974	105.874	105.774	6.375	106.698	106.598	106.498	6.375	106.760	106.660	106.560	6.375	104.948	104.848	104.748	6.375	104.549	104.449	104.349	6.375	104.549	104.449	104.349	6.375	104.549	104.449	104.349	6.375	104.549	104.449	104.349
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	99.751	99.651	99.551	4.625	102.747	102.647	102.547	4.625	102.056	101.956	101.856	4.625	101.993	101.793	101.793	3.375	99.778	99.678	99.578	3.375	99.778	99.678	99.578	3.375	99.778	99.678	99.578	3.375	99.778	99.678	99.578
4.500	100.274	100.174	100.074	4.750	103.171	103.071	102.971	4.750	102.129	102.029	101.929	4.750	102.067	101.867	101.867	3.500	100.259	100.159	100.059	3.500	100.259	100.159	100.059	3.500	100.259	100.159	100.059	3.500	100.259	100.159	100.059
4.625	100.569	100.469	100.369	4.875	103.524	103.424	103.324	4.875	102.528	102.428	102.328	4.875	102.466	102.266	102.266	3.625	100.666	100.566	100.466	3.625	100.666	100.566	100.466	3.625	100.666	100.566	100.466	3.625	100.666	100.566	100.466
4.750	101.307	101.207	101.107	4.990	103.680	103.580	103.480	4.990	102.777	102.677	102.577	4.990	102.815	102.615	102.615	3.750	101.066	100.966	100.866	3.750	101.066	100.966	100.866	3.750	101.066	100.966	100.866	3.750	101.066	100.966	100.866
4.875	101.834	101.734	101.634	5.000	103.780	103.680	103.580	5.000	102.977	102.877	102.777	5.000	102.915	102.715	102.715	3.875	101.450	101.350	101.250	3.875	101.450	101.350	101.250	3.875	101.450	101.350	101.250	3.875	101.450	101.350	101.250
4.990	102.222	102.122	102.022	5.125	104.071	103.971	103.871	5.125	103.293	103.193	103.093	5.125	103.231	103.031	103.031	3.990	101.749	101.649	101.549	3.990	101.749	101.649	101.549	3.990	101.749	101.649	101.549	3.990	101.749	101.649	101.549
5.000	102.322	102.222	102.122	5.250	104.501	104.401	104.301	5.250	103.414	103.314	103.214	5.250	103.258	103.058	103.058	4.000	101.849	101.749	101.649	4.000	101.849	101.749	101.649	4.000	101.849	101.749	101.649	4.000	101.849	101.749	101.649
5.125	102.306	102.206	102.106	5.375	104.688	104.588	104.488	5.375	103.681	103.581	103.481	5.375	103.525	103.325	103.325	4.125	102.239	102.139	102.039	4.125	102.239	102.139	102.039	4.125	102.239	102.139	102.039	4.125	102.239	102.139	102.039
5.250	103.053	102.953	102.853	5.500	104.893	104.793	104.693	5.500	103.938	103.838	103.738	5.500	103.782	103.582	103.582	4.250	102.616	102.516	102.416	4.250	102.616	102.516	102.416	4.250	102.616	102.516	102.416	4.250	102.616	102.516	102.416
5.375	103.235	103.135	103.035	5.625	105.058	104.958	104.858	5.625	104.159	104.059	103.959	5.625	104.003	103.803	103.803	4.375	103.004	102.904	102.804	4.375	103.004	102.904	102.804	4.375	103.004	102.904	102.804	4.375	103.004	102.904	102.804
5.500	103.678	103.578	103.478	5.750	105.081	104.981	104.881	5.750	104.644	104.544	104.444	5.750	104.425	104.225	104.225	4.500	103.376	103.276	103.176	4.500	103.376	103.276	103.176	4.500	103.376	103.276	103.176	4.500	103.376	103.276	103.176
5.625	103.613	103.513	103.413	5.875	105.297	105.197	105.097																								



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.:

5/13/2019

45 Day Lock Exp.:

5/27/2019

60 Day Lock Exp.:

6/11/2019

W. Rate Sheet Dated: 4/12/2019

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	103.027	102.927	102.827	4.750	102.527	102.427	102.327	4.750	102.527	102.427	102.327	4.750	101.774	101.674	101.574	4.750	101.274	101.174	101.074
4.875	103.516	103.416	103.316	4.875	103.016	102.916	102.816	4.875	103.016	102.916	102.816	4.875	102.263	102.163	102.063	4.875	101.763	101.663	101.563
4.990	103.687	103.587	103.487	4.990	103.187	103.087	102.987	4.990	103.187	103.087	102.987	4.990	102.434	102.334	102.234	4.990	101.934	101.834	101.734
5.000	103.787	103.687	103.587	5.000	103.287	103.187	103.087	5.000	103.287	103.187	103.087	5.000	102.534	102.434	102.334	5.000	102.034	101.934	101.834
5.125	103.799	103.699	103.599	5.125	103.299	103.199	103.099	5.125	103.299	103.199	103.099	5.125	102.066	101.966	101.866	5.125	101.566	101.466	101.366
5.250	104.246	104.146	104.046	5.250	103.746	103.646	103.546	5.250	103.746	103.646	103.546	5.250	102.513	102.413	102.313	5.250	102.013	101.913	101.813
5.375	104.687	104.587	104.487	5.375	104.687	104.587	104.487	5.375	104.687	104.587	104.487	5.375	102.954	102.854	102.754	5.375	102.954	102.854	102.754
5.500	104.916	104.816	104.716	5.500	104.916	104.816	104.716	5.500	104.916	104.816	104.716	5.500	103.183	103.083	102.983	5.500	103.183	103.083	102.983
5.625	104.795	104.693	104.595	5.625	104.795	104.693	104.595	5.625	104.795	104.693	104.595	5.625	102.388	102.286	102.188	5.625	102.388	102.286	102.188
5.750	105.212	105.112	105.012	5.750	105.212	105.112	105.012	5.750	105.212	105.112	105.012	5.750	102.805	102.705	102.605	5.750	102.805	102.705	102.605
5.875	105.475	105.375	105.275	5.875	105.475	105.375	105.275	5.875	105.475	105.375	105.275	5.875	103.068	102.968	102.868	5.875	103.068	102.968	102.868
5.990	105.624	105.524	105.424	5.990	105.624	105.524	105.424	5.990	105.624	105.524	105.424	5.990	103.217	103.117	103.017	5.990	103.217	103.117	103.017
6.000	105.724	105.624	105.524	6.000	105.724	105.624	105.524	6.000	105.724	105.624	105.524	6.000	103.317	103.217	103.117	6.000	103.317	103.217	103.117
6.125	105.647	105.527	105.415	6.125	105.647	105.527	105.415	6.125	105.647	105.527	105.415	6.125	102.193	102.073	101.961	6.125	102.193	102.073	101.961
6.250	105.873	105.755	105.643	6.250	105.873	105.755	105.643	6.250	105.873	105.755	105.643	6.250	103.060	102.942	102.830	6.250	103.060	102.942	102.830
6.375	106.392	106.246	106.117	6.375	106.392	106.246	106.117	6.375	106.392	106.246	106.117	6.375	103.429	103.283	103.154	6.375	103.429	103.283	103.154
6.500	107.276	107.137	107.008	6.500	107.276	107.137	107.008	6.500	107.276	107.137	107.008	6.500	104.163	104.024	103.895	6.500	104.163	104.024	103.895
6.625	107.689	107.550	107.421	6.625	107.689	107.550	107.421	6.625	107.689	107.550	107.421	6.625	104.426	104.287	104.158	6.625	104.426	104.287	104.158
6.750	107.964	107.827	107.698	6.750	107.964	107.827	107.698	6.750	107.964	107.827	107.698	6.750	104.551	104.414	104.285	6.750	104.551	104.414	104.285
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	101.274	101.174	101.074	4.250	101.919	101.819	101.719	4.250	102.294	102.194	102.094	4.250	102.294	102.194	102.094	3.750	101.188	101.088	100.988
4.875	101.763	101.663	101.563	4.375	102.320	102.220	102.120	4.375	102.695	102.595	102.495	4.375	102.695	102.595	102.495	3.875	101.615	101.515	101.415
4.990	101.934	101.834	101.734	4.500	102.623	102.523	102.423	4.500	102.998	102.898	102.798	4.500	102.998	102.898	102.798	3.990	101.824	101.724	101.624
5.000	102.034	101.934	101.834	4.625	103.022	102.922	102.822	4.625	103.397	103.297	103.197	4.625	103.397	103.297	103.197	4.000	101.924	101.824	101.724
5.125	101.566	101.466	101.366	4.750	103.396	103.296	103.196	4.750	103.771	103.671	103.571	4.750	103.771	103.671	103.571	4.125	102.412	102.312	102.212
5.250	102.013	101.913	101.813	4.875	103.733	103.633	103.533	4.875	104.108	104.008	103.908	4.875	104.108	104.008	103.908	4.250	102.761	102.661	102.561
5.375	102.954	102.854	102.754	4.990	103.948	103.848	103.748	4.990	104.073	103.973	103.873	4.990	104.073	103.973	103.873	4.375	103.152	103.052	102.952
5.500	103.183	103.083	102.983	5.000	104.048	103.948	103.848	5.000	104.173	104.073	103.973	5.000	104.173	104.073	103.973	4.500	102.660	102.560	102.460
5.625	102.388	102.286	102.188	5.125	104.027	103.927	103.827	5.125	104.152	104.052	103.952	5.125	104.152	104.052	103.952	4.625	103.079	102.979	102.879
5.750	102.805	102.705	102.605	5.250	104.348	104.248	104.148	5.250	104.473	104.373	104.273	5.250	104.473	104.373	104.273	4.750	103.520	103.420	103.320
5.875	103.068	102.968	102.868	5.375	104.750	104.650	104.550	5.375	104.750	104.650	104.550	5.375	104.750	104.650	104.550	4.875	103.837	103.737	103.637
5.990	103.217	103.117	103.017	5.500	104.970	104.870	104.770	5.500	104.970	104.870	104.770	5.500	104.970	104.870	104.770	4.990	103.430	103.330	103.230
6.000	103.317	103.217	103.117	5.625	104.649	104.549	104.449	5.625	104.649	104.549	104.449	5.625	104.649	104.549	104.449	5.000	103.530	103.430	103.330
6.125	102.193	102.073	101.961	5.750	104.951	104.851	104.751	5.750	104.951	104.851	104.751	5.750	104.951	104.851	104.751	5.125	103.850	103.750	103.650
6.250	103.060	102.942	102.830	5.875	105.341	105.241	105.141	5.875	105.341	105.241	105.141	5.875	105.341	105.241	105.141	5.250	104.020	103.920	103.820
6.375	103.429	103.283	103.154	5.990	105.412	105.312	105.212	5.990	105.412	105.312	105.212	5.990	105.412	105.312	105.212	5.375	104.235	104.135	104.035
6.500	104.163	104.024	103.895	6.000	105.512	105.412	105.312	6.000	105.512	105.412	105.312	6.000	105.512	105.412	105.312	5.500	103.160	103.060	102.960
6.625	104.426	104.287	104.158	6.125	105.304	105.184	105.073	6.125	105.304	105.184	105.073	6.125	105.304	105.184	105.073	5.625	103.496	103.396	103.296
6.750	104.551	104.414	104.285	6.250	105.654	105.535	105.424	6.250	105.654	105.535	105.424	6.250	105.654	105.535	105.424	5.750	103.761	103.661	103.561
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	101.688	101.588	101.488	3.750	101.688	101.588	101.488	3.750	100.561	100.461	100.361	3.750	101.061	100.961	100.861	3.750	101.061	100.961	100.861
3.875	101.865	101.765	101.665	3.875	101.865	101.765	101.665	3.875	100.988	100.888	100.788	3.875	101.238	101.138	101.038	3.875	101.238	101.138	101.038
3.990	102.074	101.974	101.874	3.990	102.074	101.974	101.874	3.990	100.696	100.596	100.496	3.990	100.946	100.846	100.746	3.990	100.946	100.846	100.746
4.000	102.174	102.074	101.974	4.000	102.174	102.074	101.974	4.000	100.796	100.696	100.596	4.000	101.046	100.946	100.846	4.000	101.046	100.946	100.846
4.125	102.662	102.562	102.462	4.125	102.662	102.562	102.462	4.125	101.284	101.184	101.084	4.125	101.534	101.434	101.334	4.125	101.534	101.434	101.334
4.250	103.011	102.911	102.811	4.250	103.011	102.911	102.811	4.250	101.633	101.533	101.433	4.250	101.883	101.783	101.683	4.250	101.883	101.783	101.683
4.375	103.027	102.927	102.827	4.375	103.027	102.927	102.827	4.375	102.024	101.924	101.824	4.375	101.899	101.799	101.699	4.375	101.899	101.799	101.699
4.500	102.535	102.373	102.317	4.500	102.535	102.373	102.317	4.500	100.941	100.779	100.723	4.500	100.816	100.654	100.598	4.500	100.816	100.654	100.598
4.625	102.954	102.792	102.736	4.625	102.954	102.792	102.736	4.625	101.360	101.198	101.142	4.625	101.235	101.073	101.017	4.625	101.235	101.073	101.017
4.750	103.395	103.233	103.177	4.750	103.395	103.233	103.177	4.750	101.801	101.639	101.583	4.750	101.676	101.514	101.458	4.750	101.676	101.514	101.458
4.875	103.837	103.675	103.619	4.875	103.837	103.675													



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.:

6/11/2019

W. Rate Sheet Dated: 4/12/2019

Release Time: 10:00 am ET

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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	103.027	102.927	102.827	4.250	101.919	101.819	101.719	3.750	101.188	101.088	100.988	4.750	101.774	101.674	101.574	3.750	100.561	100.461	100.361
4.875	103.516	103.416	103.316	4.375	102.320	102.220	102.120	3.875	101.615	101.515	101.415	4.875	102.263	102.163	102.063	3.875	100.988	100.888	100.788
4.990	103.687	103.587	103.487	4.500	102.623	102.523	102.423	3.990	101.824	101.724	101.624	4.990	102.434	102.334	102.234	3.990	100.696	100.596	100.496
5.000	103.787	103.687	103.587	4.625	103.022	102.922	102.822	4.000	101.924	101.824	101.724	5.000	102.534	102.434	102.334	4.000	100.796	100.696	100.596
5.125	103.799	103.699	103.599	4.750	103.396	103.296	103.196	4.125	102.412	102.312	102.212	5.125	102.066	101.966	101.866	4.125	101.284	101.184	101.084
5.250	104.246	104.146	104.046	4.875	103.733	103.633	103.533	4.250	102.761	102.661	102.561	5.250	102.513	102.413	102.313	4.250	101.633	101.533	101.433
5.375	104.687	104.587	104.487	4.990	103.948	103.848	103.748	4.375	103.152	103.052	102.952	5.375	102.954	102.854	102.754	4.375	102.024	101.924	101.824
5.500	104.916	104.816	104.716	5.000	104.048	103.948	103.848	4.500	102.660	102.498	102.442	5.500	103.183	103.083	102.983	4.500	100.941	100.779	100.723
5.625	104.795	104.693	104.595	5.125	104.027	103.927	103.827	4.625	103.079	102.917	102.861	5.625	102.388	102.286	102.188	4.625	101.360	101.198	101.142
5.750	105.212	105.112	105.012	5.250	104.348	104.248	104.148	4.750	103.520	103.358	103.302	5.750	102.805	102.705	102.605	4.750	101.801	101.639	101.583
5.875	105.475	105.375	105.275	5.375	104.750	104.650	104.550	4.875	103.837	103.675	103.619	5.875	103.068	102.968	102.868	4.875	102.118	101.956	101.900
5.990	105.624	105.524	105.424	5.500	104.970	104.870	104.770	4.990	103.430	103.330	103.230	5.990	103.217	103.117	103.017	4.990	101.461	101.361	101.261
6.000	105.724	105.624	105.524	5.625	104.649	104.549	104.449	5.000	103.530	103.430	103.330	6.000	103.317	103.217	103.117	5.000	101.561	101.461	101.361
6.125	105.647	105.527	105.415	5.750	104.951	104.851	104.751	5.125	103.850	103.750	103.650	6.125	102.193	102.073	101.961	5.125	101.881	101.781	101.681
6.250	105.873	105.755	105.643	5.875	105.341	105.241	105.141	5.250	104.020	103.920	103.820	6.250	103.060	102.942	102.830	5.250	102.051	101.951	101.851
6.375	106.392	106.246	106.117	5.990	105.412	105.312	105.212	5.375	104.235	104.135	104.035	6.375	103.429	103.283	103.154	5.375	102.266	102.166	102.066
6.500	106.735	106.596	106.467	6.000	105.512	105.412	105.312	5.500	103.160	103.060	102.960	6.500	103.622	103.483	103.354	5.500	101.003	100.903	100.803
6.625	107.208	107.069	106.940	6.125	105.304	105.184	105.073	5.625	103.496	103.396	103.296	6.625	103.945	103.806	103.677	5.625	101.339	101.239	101.139
6.750	107.543	107.406	107.277	6.250	105.654	105.535	105.424	5.750	103.761	103.661	103.561	6.750	104.130	103.993	103.864	5.750	101.604	101.504	101.404

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.:

6/11/2019

W. Rate Sheet Dated: 4/12/2019

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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

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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)