



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/15/2019

45 Day Lock Exp.: 5/30/2019

60 Day Lock Exp.: 6/14/2019

W. Rate Sheet Dated: 4/15/2019

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	101.188	101.038	100.888	3.750	100.653	100.503	100.353	2.375	96.260	96.110	95.960	3.125	97.344	97.194	97.044
3.875	101.721	101.571	101.421	3.875	101.069	100.919	100.769	2.500	96.753	96.603	96.453	3.250	98.011	97.861	97.711
4.000	102.246	102.096	101.946	4.000	101.490	101.340	101.190	2.625	97.246	97.096	96.946	3.375	98.393	98.243	98.093
4.125	102.678	102.528	102.378	4.125	101.838	101.688	101.538	2.750	98.470	98.320	98.170	3.500	98.780	98.630	98.480
4.250	102.380	102.280	102.180	4.250	101.845	101.745	101.645	2.875	98.960	98.810	98.660	3.625	99.118	98.968	98.818
4.375	102.830	102.730	102.630	4.375	102.218	102.118	102.018	3.000	99.443	99.293	99.143	Margin = 2.250		Index = 2.410	
4.500	103.285	103.185	103.085	4.500	102.562	102.462	102.362	3.125	99.930	99.780	99.630				
4.625	103.666	103.566	103.466	4.625	103.070	102.970	102.870	3.250	100.001	99.851	99.701				
4.750	103.791	103.666	103.566	4.750	102.561	102.436	102.336	3.375	100.477	100.327	100.177				
4.875	103.463	103.338	103.238	4.875	102.935	102.810	102.710	3.500	100.946	100.796	100.646				
5.000	103.841	103.716	103.616	5.000	103.279	103.154	103.054	3.625	101.322	101.172	101.022				
5.125	104.382	104.257	104.157	5.125	103.786	103.661	103.561	3.750	101.157	101.007	100.857				
5.250	103.569	103.469	103.369	5.250	103.074	102.974	102.874	3.875	101.551	101.401	101.251				
5.375	103.976	103.876	103.776	5.375	103.448	103.348	103.248	4.000	101.950	101.800	101.650				
5.500	104.354	104.254	104.154	5.500	103.792	103.692	103.592	4.125	102.275	102.125	101.975				
5.625	104.895	104.795	104.695	5.625	104.299	104.199	104.099	4.250	101.662	101.512	101.362				
5.750	105.035	104.935	104.835	5.750	104.416	104.316	104.216	4.375	102.013	101.863	101.713				
5.875	105.443	105.343	105.243	5.875	104.789	104.689	104.589	4.500	102.334	102.184	102.034				
6.000	105.821	105.721	105.621	6.000	105.133	105.033	104.933	4.625	102.819	102.669	102.519				

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	100.038	99.888	99.738	3.750	99.653	99.503	99.353	2.375	95.260	95.110	94.960	3.125	96.344	96.194	96.044
3.875	100.571	100.421	100.271	3.875	100.069	99.919	99.769	2.500	95.753	95.603	95.453	3.250	97.011	96.861	96.711
4.000	101.096	100.946	100.796	4.000	100.490	100.340	100.190	2.625	96.246	96.096	95.946	3.375	97.393	97.243	97.093
4.125	101.528	101.378	101.228	4.125	100.838	100.688	100.538	2.750	97.470	97.320	97.170	3.500	97.780	97.630	97.480
4.250	101.230	101.130	101.030	4.250	100.845	100.745	100.645	2.875	97.960	97.810	97.660	3.625	98.118	97.968	97.818
4.375	101.680	101.580	101.480	4.375	101.218	101.118	101.018	3.000	98.443	98.293	98.143	Margin = 2.250		Index = 2.410	
4.500	102.135	102.035	101.935	4.500	101.562	101.462	101.362	3.125	98.930	98.780	98.630	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.516	102.416	102.316	4.625	102.070	101.970	101.870	3.250	99.001	98.851	98.701	Rate	30 Day	45 Day	60 Day
4.750	102.641	102.516	102.416	4.750	101.561	101.436	101.336	3.375	99.477	99.327	99.177	4.500	100.985	100.735	100.485
4.875	102.313	102.188	102.088	4.875	101.935	101.810	101.710	3.500	99.946	99.796	99.646	4.625	101.366	101.116	100.866
5.000	102.691	102.566	102.466	5.000	102.279	102.154	102.054	3.625	100.322	100.172	100.022	4.750	100.756	100.506	100.256
5.125	103.232	103.107	103.007	5.125	102.786	102.661	102.561	3.750	100.157	100.007	99.857	4.875	101.163	100.913	100.663
5.250	102.419	102.319	102.219	5.250	102.074	101.974	101.874	3.875	100.551	100.401	100.251	5.000	101.541	101.291	101.041
5.375	102.826	102.726	102.626	5.375	102.448	102.348	102.248	4.000	100.950	100.800	100.650	5.125	102.082	101.832	101.582
5.500	103.204	103.104	103.004	5.500	102.792	102.692	102.592	4.125	101.275	101.125	100.975	5.250	101.269	101.019	100.769
5.625	103.745	103.645	103.545	5.625	103.299	103.199	103.099	4.250	100.662	100.512	100.362	5.375	102.000	101.750	101.500
5.750	103.885	103.785	103.685	5.750	103.416	103.316	103.216	4.375	101.013	100.863	100.713	5.500	102.250	102.000	101.750
5.875	104.293	104.193	104.093	5.875	103.789	103.689	103.589	4.500	101.334	101.184	101.034	5.625	102.500	102.250	102.000
6.000	104.671	104.571	104.471	6.000	104.133	104.033	103.933	4.625	101.819	101.669	101.519	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	101.696	101.446	101.196
5.875	102.250	102.000	101.750	5.875	102.069	101.819	101.569
6.250	102.750	102.500	102.250	6.250	102.601	102.351	102.101
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	98.235	97.985	97.735	
4.625	98.616	98.366	98.116	
4.750	98.006	97.756	97.506	
4.875	98.413	98.163	97.913	
5.000	98.791	98.541	98.291	
5.125	99.332	99.082	98.832	
5.250	99.519	99.269	99.019	
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.:

5/15/2019

45 Day Lock Exp.:

5/30/2019

60 Day Lock Exp.:

6/14/2019

W. Rate Sheet Dated: 4/15/2019

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	99.876	99.726	99.576	3.750	99.340	99.190	99.040	2.375	92.760	92.610	92.460	3.125	95.66	95.506	95.356
3.875	100.408	100.258	100.108	3.875	99.757	99.607	99.457	2.500	93.253	93.103	92.953	3.250	97.01	96.861	96.711
4.000	100.933	100.783	100.633	4.000	100.178	100.028	99.878	2.625	93.746	93.596	93.446	3.375	97.39	97.243	97.093
4.125	101.365	101.215	101.065	4.125	100.525	100.375	100.225	2.750	96.783	96.633	96.483	3.500	97.78	97.630	97.480
4.250	101.333	101.233	101.133	4.250	100.798	100.698	100.598	2.875	97.272	97.122	96.972	3.625	98.12	97.968	97.818
4.375	101.783	101.683	101.583	4.375	101.171	101.071	100.971	3.000	97.756	97.606	97.456	Margin = 2.250		Index = 2.410	
4.500	102.238	102.138	102.038	4.500	101.515	101.415	101.315	3.125	98.242	98.092	97.942				
4.625	102.619	102.519	102.419	4.625	102.023	101.923	101.823	3.250	99.001	98.851	98.701				
4.750	102.588	102.463	102.363	4.750	101.358	101.233	101.133	3.375	99.477	99.327	99.177				
4.875	102.260	102.135	102.035	4.875	101.731	101.606	101.506	3.500	99.946	99.796	99.646				
5.000	102.638	102.513	102.413	5.000	102.076	101.951	101.851	3.625	100.322	100.172	100.022				
5.125	103.179	103.054	102.954	5.125	102.583	102.458	102.358	3.750	99.845	99.695	99.545				
5.250	102.194	102.094	101.994	5.250	101.699	101.599	101.499	3.875	100.239	100.089	99.939				
5.375	102.601	102.501	102.401	5.375	102.073	101.973	101.873	4.000	100.637	100.487	100.337				
5.500	102.979	102.879	102.779	5.500	102.417	102.317	102.217	4.125	100.962	100.812	100.662				
5.625	103.520	103.420	103.320	5.625	102.924	102.824	102.724	4.250	100.615	100.465	100.315				
5.750	103.160	103.060	102.960	5.750	102.541	102.441	102.341	4.375	100.966	100.816	100.666				
5.875	103.568	103.468	103.368	5.875	102.914	102.814	102.714	4.500	101.287	101.137	100.987				
6.000	103.946	103.846	103.746	6.000	103.258	103.158	103.058	4.625	101.772	101.622	101.472				

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	98.726	98.576	98.426	3.750	98.340	98.190	98.040	2.375	93.510	93.360	93.210	3.125	94.656	94.506	94.356
3.875	99.258	99.108	98.958	3.875	98.757	98.607	98.457	2.500	94.003	93.853	93.703	3.250	96.011	95.861	95.711
4.000	99.783	99.633	99.483	4.000	99.178	99.028	98.878	2.625	94.496	94.346	94.196	3.375	96.393	96.243	96.093
4.125	100.215	100.065	99.915	4.125	99.525	99.375	99.225	2.750	96.564	96.414	96.264	3.500	96.780	96.630	96.480
4.250	100.183	100.083	99.983	4.250	99.798	99.698	99.598	2.875	97.053	96.903	96.753	3.625	97.118	96.968	96.818
4.375	100.633	100.533	100.433	4.375	100.171	100.071	99.971	3.000	97.537	97.387	97.237	Margin = 2.250		Index = 2.410	
4.500	101.088	100.988	100.888	4.500	100.515	100.415	100.315	3.125	98.023	97.873	97.723	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.469	101.369	101.269	4.625	101.023	100.923	100.823	3.250	97.908	97.758	97.608	Rate	30 Day	45 Day	60 Day
4.750	101.438	101.313	101.213	4.750	100.358	100.233	100.133	3.375	98.384	98.234	98.084	4.500	99.938	99.688	99.438
4.875	101.110	100.985	100.885	4.875	100.731	100.606	100.506	3.500	98.852	98.702	98.552	4.625	100.319	100.069	99.819
5.000	101.488	101.363	101.263	5.000	101.076	100.951	100.851	3.625	99.228	99.078	98.928	4.750	99.553	99.303	99.053
5.125	102.029	101.904	101.804	5.125	101.583	101.458	101.358	3.750	98.907	98.757	98.607	4.875	99.960	99.710	99.460
5.250	101.044	100.944	100.844	5.250	100.699	100.599	100.499	3.875	99.301	99.151	99.001	5.000	100.338	100.088	99.838
5.375	101.451	101.351	101.251	5.375	101.073	100.973	100.873	4.000	99.700	99.550	99.400	5.125	100.879	100.629	100.379
5.500	101.829	101.729	101.629	5.500	101.417	101.317	101.217	4.125	100.025	99.875	99.725	5.250	99.894	99.644	99.394
5.625	102.370	102.270	102.170	5.625	101.924	101.824	101.724	4.250	99.099	98.949	98.799	5.375	100.625	100.375	100.125
5.750	102.010	101.910	101.810	5.750	101.541	101.441	101.341	4.375	99.450	99.300	99.150	5.500	100.875	100.625	100.375
5.875	102.418	102.318	102.218	5.875	101.914	101.814	101.714	4.500	99.772	99.622	99.472	5.625	101.125	100.875	100.625
6.000	102.796	102.696	102.596	6.000	102.258	102.158	102.058	4.625	100.257	100.107	99.957	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	99.821	99.571	99.321
5.875	100.375	100.125	99.875	5.875	100.194	99.944	99.694
6.250	99.250	99.000	98.750	6.250	99.101	98.851	98.601
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:	4/15/2019	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	97.188	96.938	96.688	
4.625	97.569	97.319	97.069	
4.750	96.803	96.553	96.303	
4.875	97.210	96.960	96.710	
5.000	97.588	97.338	97.088	
5.125	98.129	97.879	97.629	
5.250	97.144	96.894	96.644	
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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/15/2019
45 Day Lock Exp.: 5/30/2019
60 Day Lock Exp.: 6/14/2019

W. Rate Sheet Dated: 4/15/2019

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	101.663	101.563	101.463	4.375	100.733	100.633	100.533	4.375	100.546	100.446	100.346	4.375	100.760	100.660	100.560	4.375	99.830	99.730	99.630	4.375	99.830	99.730	99.630	4.375	99.830	99.730	99.630	4.375	99.830	99.730	99.630
4.500	102.160	102.060	101.960	4.500	101.282	101.182	101.082	4.500	101.095	100.995	100.895	4.500	101.277	101.177	101.077	4.500	100.399	100.299	100.199	4.500	100.399	100.299	100.199	4.500	100.399	100.299	100.199	4.500	100.399	100.299	100.199
4.625	102.512	102.412	102.312	4.625	101.704	101.604	101.504	4.625	101.517	101.417	101.317	4.625	101.533	101.433	101.333	4.625	100.725	100.625	100.525	4.625	100.725	100.625	100.525	4.625	100.725	100.625	100.525	4.625	100.725	100.625	100.525
4.750	102.819	102.719	102.619	4.750	102.327	102.227	102.127	4.750	102.324	102.224	102.124	4.750	101.746	101.646	101.546	4.750	101.254	101.154	101.054	4.750	101.254	101.154	101.054	4.750	101.254	101.154	101.054	4.750	101.254	101.154	101.054
4.875	103.210	103.110	103.010	4.875	102.770	102.670	102.570	4.875	102.770	102.670	102.570	4.875	102.235	102.135	102.035	4.875	101.795	101.695	101.595	4.875	101.795	101.695	101.595	4.875	101.795	101.695	101.595	4.875	101.795	101.695	101.595
4.990	103.517	103.417	103.317	4.990	103.121	103.021	102.921	4.990	103.121	103.021	102.921	4.990	102.602	102.502	102.402	4.990	102.206	102.106	102.006	4.990	102.206	102.106	102.006	4.990	102.206	102.106	102.006	4.990	102.206	102.106	102.006
5.000	103.617	103.517	103.417	5.000	103.221	103.121	103.021	5.000	103.221	103.121	103.021	5.000	102.702	102.602	102.502	5.000	102.306	102.206	102.106	5.000	102.306	102.206	102.106	5.000	102.306	102.206	102.106	5.000	102.306	102.206	102.106
5.125	103.868	103.768	103.668	5.125	103.533	103.433	103.333	5.125	103.533	103.433	103.333	5.125	102.605	102.505	102.405	5.125	102.270	102.170	102.070	5.125	102.270	102.170	102.070	5.125	102.270	102.170	102.070	5.125	102.270	102.170	102.070
5.250	104.228	104.128	104.028	5.250	104.047	103.947	103.847	5.250	104.137	104.037	103.937	5.250	102.799	102.699	102.599	5.250	102.618	102.518	102.418	5.250	102.618	102.518	102.418	5.250	102.618	102.518	102.418	5.250	102.618	102.518	102.418
5.375	104.521	104.421	104.321	5.375	104.380	104.280	104.180	5.375	104.474	104.374	104.274	5.375	103.260	103.160	103.060	5.375	103.119	103.019	102.919	5.375	103.119	103.019	102.919	5.375	103.119	103.019	102.919	5.375	103.119	103.019	102.919
5.500	104.771	104.671	104.571	5.500	104.657	104.557	104.457	5.500	104.751	104.651	104.551	5.500	103.690	103.590	103.490	5.500	103.576	103.476	103.376	5.500	103.576	103.476	103.376	5.500	103.576	103.476	103.376	5.500	103.576	103.476	103.376
5.625	104.861	104.761	104.661	5.625	104.890	104.790	104.690	5.625	104.983	104.883	104.783	5.625	103.622	103.522	103.422	5.625	103.622	103.522	103.422	5.625	103.622	103.522	103.422	5.625	103.622	103.522	103.422	5.625	103.622	103.522	103.422
5.750	105.484	105.384	105.284	5.750	105.668	105.568	105.468	5.750	105.727	105.627	105.527	5.750	103.218	103.118	103.018	5.750	103.218	103.118	103.018	5.750	103.218	103.118	103.018	5.750	103.218	103.118	103.018	5.750	103.218	103.118	103.018
5.875	105.662	105.562	105.462	5.875	106.009	105.909	105.809	5.875	106.072	105.972	105.872	5.875	103.671	103.571	103.471	5.875	103.671	103.571	103.471	5.875	103.671	103.571	103.471	5.875	103.671	103.571	103.471	5.875	103.671	103.571	103.471
5.990	105.768	105.668	105.568	5.990	106.190	106.090	105.990	5.990	106.252	106.152	106.052	5.990	104.021	103.921	103.821	5.990	104.021	103.921	103.821	5.990	104.021	103.921	103.821	5.990	104.021	103.921	103.821	5.990	104.021	103.921	103.821
6.000	105.868	105.768	105.668	6.000	106.290	106.190	106.090	6.000	106.352	106.252	106.152	6.000	104.121	104.021	103.921	6.000	104.121	104.021	103.921	6.000	104.121	104.021	103.921	6.000	104.121	104.021	103.921	6.000	104.121	104.021	103.921
6.125	105.995	105.895	105.795	6.125	106.557	106.457	106.357	6.125	106.620	106.520	106.420	6.125	104.354	104.254	104.154	6.125	104.354	104.254	104.154	6.125	104.354	104.254	104.154	6.125	104.354	104.254	104.154	6.125	104.354	104.254	104.154
6.250	105.642	105.542	105.442	6.250	106.275	106.175	106.075	6.250	106.303	106.203	106.103	6.250	104.610	104.510	104.410	6.250	104.610	104.510	104.410	6.250	104.610	104.510	104.410	6.250	104.610	104.510	104.410	6.250	104.610	104.510	104.410
6.375	105.837	105.737	105.637	6.375	106.613	106.513	106.413	6.375	106.644	106.544	106.444	6.375	102.067	101.967	101.867	6.375	102.067	101.967	101.867	6.375	102.067	101.967	101.867	6.375	102.067	101.967	101.867	6.375	102.067	101.967	101.867
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	99.643	99.543	99.443	4.625	102.639	102.539	102.439	4.625	101.985	101.885	101.785	4.625	101.923	101.823	101.723	3.375	99.622	99.522	99.422	3.375	99.622	99.522	99.422	3.375	99.622	99.522	99.422	3.375	99.622	99.522	99.422
4.500	100.212	100.112	100.012	4.750	103.078	102.978	102.878	4.750	102.037	101.937	101.837	4.750	101.974	101.874	101.774	3.500	100.112	100.012	99.912	3.500	100.112	100.012	99.912	3.500	100.112	100.012	99.912	3.500	100.112	100.012	99.912
4.625	100.538	100.438	100.338	4.875	103.452	103.352	103.252	4.875	102.458	102.358	102.258	4.875	102.395	102.295	102.195	3.625	100.541	100.441	100.341	3.625	100.541	100.441	100.341	3.625	100.541	100.441	100.341	3.625	100.541	100.441	100.341
4.750	101.251	101.151	101.051	4.990	103.583	103.483	103.383	4.990	102.788	102.688	102.588	4.990	102.726	102.626	102.526	3.750	100.945	100.845	100.745	3.750	100.945	100.845	100.745	3.750	100.945	100.845	100.745	3.750	100.945	100.845	100.745
4.875	101.795	101.695	101.595	5.000	103.683	103.583	103.483	5.000	102.888	102.788	102.688	5.000	102.826	102.726	102.626	3.875	101.337	101.237	101.137	3.875	101.337	101.237	101.137	3.875	101.337	101.237	101.137	3.875	101.337	101.237	101.137
4.990	102.206	102.106	102.006	5.125	104.023	103.923	103.823	5.125	103.211	103.111	103.011	5.125	103.148	103.048	102.948	3.990	101.671	101.571	101.471	3.990	101.671	101.571	101.471	3.990	101.671	101.571	101.471	3.990	101.671	101.571	101.471
5.000	102.306	102.206	102.106	5.250	104.464	104.364	104.264	5.250	103.362	103.262	103.162	5.250	103.300	103.200	103.100	4.000	101.771	101.671	101.571	4.000	101.771	101.671	101.571	4.000	101.771	101.671	101.571	4.000	101.771	101.671	101.571
5.125	102.270	102.170	102.070	5.375	104.657	104.557	104.457	5.375	103.637	103.537	103.437	5.375	103.575	103.475	103.375	4.125	102.176	102.076	101.976	4.125	102.176	102.076	101.976	4.125	102.176	102.076	101.976	4.125	102.176	102.076	101.976
5.250	102.708	102.608	102.508	5.500	104.868	104.768	104.668	5.500	103.902	103.802	103.702	5.500	103.746	103.646	103.546	4.250	102.566	102.466	102.366	4.250	102.566	102.466	102.366	4.250	102.566	102.466	102.366	4.250	102.566	102.466	102.366
5.375	103.213	103.113	103.013	5.625	105.038	104.938	104.838	5.625	104.130	104.030	103.930	5.625	103.974	103.874	103.774	4.375	102.964	102.864	102.764	4.375	102.964	102.864	102.764	4.375	102.964	102.864	102.764	4.375	102.964	102.864	102.764
5.500	103.670	103.570	103.470	5.750	105.261	105.161	105.061	5.750	104.747	104.647	104.547	5.750	104.528	104.428	104.328	4.500	103.352	103.252	103.152	4.500	103.352	103.252	103.152	4.500	103.352	103.252	103.152	4.500	103.352	103.252	103.152
5.625	103.622	103.522	103.422	5.875	105.484	105.384	105.284	5.875																							



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.:

5/15/2019

45 Day Lock Exp.:

5/30/2019

60 Day Lock Exp.:

6/14/2019

W. Rate Sheet Dated: 4/15/2019

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	102.998	102.898	102.798	4.750	102.498	102.398	102.298	4.750	102.498	102.398	102.298	4.750	101.787	101.687	101.587	4.750	101.287	101.187	101.087
4.875	103.515	103.415	103.315	4.875	103.015	102.915	102.815	4.875	103.015	102.915	102.815	4.875	102.304	102.204	102.104	4.875	101.804	101.704	101.604
4.990	103.715	103.615	103.515	4.990	103.215	103.115	103.015	4.990	103.215	103.115	103.015	4.990	102.504	102.404	102.304	4.990	102.004	101.904	101.804
5.000	103.815	103.715	103.615	5.000	103.315	103.215	103.115	5.000	103.315	103.215	103.115	5.000	102.604	102.504	102.404	5.000	102.104	102.004	101.904
5.125	103.762	103.662	103.562	5.125	103.262	103.162	103.062	5.125	103.262	103.162	103.062	5.125	102.172	102.072	101.972	5.125	101.672	101.572	101.472
5.250	104.202	104.102	104.002	5.250	103.702	103.602	103.502	5.250	103.702	103.602	103.502	5.250	102.612	102.512	102.412	5.250	102.112	102.012	101.912
5.375	104.665	104.565	104.465	5.375	104.165	104.065	103.965	5.375	104.165	104.065	103.965	5.375	103.075	102.975	102.875	5.375	102.575	102.475	102.375
5.500	104.905	104.805	104.705	5.500	104.405	104.305	104.205	5.500	104.405	104.305	104.205	5.500	103.315	103.215	103.115	5.500	103.315	103.215	103.115
5.625	104.905	104.805	104.705	5.625	104.405	104.305	104.205	5.625	104.905	104.805	104.705	5.625	102.549	102.449	102.349	5.625	102.549	102.449	102.349
5.750	105.342	105.242	105.142	5.750	105.342	105.242	105.142	5.750	105.342	105.242	105.142	5.750	102.986	102.886	102.786	5.750	102.986	102.886	102.786
5.875	105.617	105.517	105.417	5.875	105.617	105.517	105.417	5.875	105.617	105.517	105.417	5.875	103.261	103.161	103.061	5.875	103.261	103.161	103.061
5.990	105.776	105.676	105.576	5.990	105.776	105.676	105.576	5.990	105.776	105.676	105.576	5.990	103.420	103.320	103.220	5.990	103.420	103.320	103.220
6.000	105.876	105.776	105.676	6.000	105.876	105.776	105.676	6.000	105.876	105.776	105.676	6.000	103.520	103.420	103.320	6.000	103.520	103.420	103.320
6.125	105.746	105.627	105.543	6.125	105.746	105.627	105.543	6.125	105.746	105.627	105.543	6.125	103.234	103.205	103.121	6.125	103.234	103.205	103.121
6.250	105.978	105.859	105.776	6.250	105.978	105.859	105.776	6.250	105.978	105.859	105.776	6.250	103.165	103.046	102.963	6.250	103.165	103.046	102.963
6.375	106.471	106.333	106.271	6.375	106.471	106.333	106.271	6.375	106.471	106.333	106.271	6.375	103.508	103.370	103.308	6.375	103.508	103.370	103.308
6.500	107.369	107.231	107.169	6.500	107.369	107.231	107.169	6.500	107.369	107.231	107.169	6.500	104.256	104.118	104.056	6.500	104.256	104.118	104.056
6.625	107.786	107.649	107.586	6.625	107.786	107.649	107.586	6.625	107.786	107.649	107.586	6.625	104.523	104.386	104.323	6.625	104.523	104.386	104.323
6.750	108.066	107.928	107.866	6.750	108.066	107.928	107.866	6.750	108.066	107.928	107.866	6.750	104.653	104.515	104.453	6.750	104.653	104.515	104.453
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	101.287	101.187	101.087	4.250	101.775	101.675	101.575	4.250	102.150	102.050	101.950	4.250	102.150	102.050	101.950	3.750	101.109	101.009	100.909
4.875	101.804	101.704	101.604	4.375	102.202	102.102	102.002	4.375	102.577	102.477	102.377	4.375	102.577	102.477	102.377	3.875	101.543	101.443	101.343
4.990	102.004	101.904	101.804	4.500	102.509	102.409	102.309	4.500	102.884	102.784	102.684	4.500	102.884	102.784	102.684	3.990	101.764	101.664	101.564
5.000	102.104	102.004	101.904	4.625	102.918	102.818	102.718	4.625	103.293	103.193	103.093	4.625	103.293	103.193	103.093	4.000	101.864	101.764	101.664
5.125	101.672	101.572	101.472	4.750	103.336	103.236	103.136	4.750	103.711	103.611	103.511	4.750	103.711	103.611	103.511	4.125	102.360	102.264	102.160
5.250	102.112	102.012	101.912	4.875	103.693	103.593	103.493	4.875	104.068	103.968	103.868	4.875	104.068	103.968	103.868	4.250	102.715	102.608	102.508
5.375	103.075	102.975	102.875	4.990	103.886	103.786	103.686	4.990	104.011	103.911	103.811	4.990	104.011	103.911	103.811	4.375	103.116	103.011	102.916
5.500	103.315	103.215	103.115	5.000	103.986	103.886	103.786	5.000	104.111	104.011	103.911	5.000	104.111	104.011	103.911	4.500	102.669	102.491	102.430
5.625	102.549	102.449	102.349	5.125	104.000	103.900	103.800	5.125	104.125	104.025	103.925	5.125	104.125	104.025	103.925	4.625	103.066	102.889	102.829
5.750	102.986	102.886	102.786	5.250	104.328	104.228	104.128	5.250	104.453	104.353	104.253	5.250	104.453	104.353	104.253	4.750	103.519	103.341	103.283
5.875	103.261	103.161	103.061	5.375	104.736	104.636	104.536	5.375	104.736	104.636	104.536	5.375	104.736	104.636	104.536	4.875	103.845	103.667	103.610
5.990	103.420	103.320	103.220	5.500	104.965	104.865	104.765	5.500	104.965	104.865	104.765	5.500	104.965	104.865	104.765	4.990	104.405	104.305	104.205
6.000	103.520	103.420	103.320	5.625	104.747	104.647	104.547	5.625	104.747	104.647	104.547	5.625	104.747	104.647	104.547	5.000	104.505	104.405	104.305
6.125	102.324	102.205	102.121	5.750	105.055	104.955	104.855	5.750	105.055	104.955	104.855	5.750	105.055	104.955	104.855	5.125	103.832	103.732	103.632
6.250	103.165	103.046	102.963	5.875	105.456	105.356	105.256	5.875	105.456	105.356	105.256	5.875	105.456	105.356	105.256	5.250	104.007	103.907	103.807
6.375	103.508	103.370	103.308	5.990	105.529	105.429	105.329	5.990	105.529	105.429	105.329	5.990	105.529	105.429	105.329	5.375	104.221	104.121	104.021
6.500	104.256	104.118	104.056	6.000	105.629	105.529	105.429	6.000	105.629	105.529	105.429	6.000	105.629	105.529	105.429	5.500	103.133	103.033	102.933
6.625	104.523	104.386	104.323	6.125	105.384	105.284	105.184	6.125	105.384	105.284	105.184	6.125	105.384	105.284	105.184	5.625	103.475	103.375	103.275
6.750	104.653	104.515	104.453	6.250	105.741	105.641	105.539	6.250	105.741	105.641	105.539	6.250	105.741	105.641	105.539	5.750	103.744	103.644	103.544
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	101.609	101.509	101.409	3.750	101.609	101.509	101.409	3.750	100.552	100.452	100.352	3.750	101.052	100.952	100.852	3.750	101.052	100.952	100.852
3.875	101.793	101.693	101.593	3.875	101.793	101.693	101.593	3.875	100.986	100.886	100.786	3.875	101.236	101.136	101.036	3.875	101.236	101.136	101.036
3.990	102.014	101.906	101.814	3.990	102.014	101.906	101.814	3.990	100.707	100.599	100.507	3.990	100.957	100.849	100.757	3.990	100.957	100.849	100.757
4.000	102.114	102.006	101.914	4.000	102.114	102.006	101.914	4.000	100.807	100.699	100.607	4.000	101.057	100.949	100.857	4.000	101.057	100.949	100.857
4.125	102.610	102.504	102.404	4.125	102.610	102.504	102.404	4.125	101.303	101.197	101.103	4.125	101.553	101.447	101.353	4.125	101.553	101.447	101.353
4.250	102.965	102.858	102.765	4.250	102.965	102.858	102.765	4.250	101.658	101.551	101.458	4.250	101.908	101.801	101.708	4.250	101.908	101.801	101.708
4.375	102.991	102.886	102.791	4.375	102.991	102.886	102.791	4.375	102.059	101.954	101.859	4.375	101.938	101.829	101.734	4.375	101.934	101.829	101.734
4.500	102.544	102.366	102.305	4.500	102.544	102.366	102.305	4.500	101.012	100.834	100.773	4.500	100.887	100.709	100.648	4.500	100.887	100.709	100.648
4.625	102.941	102.764	102.704	4.625	102.941	102.764	102.704	4.625	101.409	101.232	101.172	4.625	101.284	101.107	101.047	4.625	101.284	101.107	101.047
4.750	103.394	103.216	103.158	4.750	103.394	103.216	103.158	4.750	101.862	101.684	101.626	4.750	101.737	101.559	101.501	4.750	101.737	101.559	101.501
4.875	103.845	103.667	103.610	4.875	103.845	103.663													



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.:

5/15/2019

45 Day Lock Exp.:

5/30/2019

60 Day Lock Exp.:

6/14/2019

W. Rate Sheet Dated: 4/15/2019

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	103.027	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%	97.01 - 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.:

5/15/2019

45 Day Lock Exp.:

5/30/2019

60 Day Lock Exp.:

6/14/2019

W. Rate Sheet Dated: 4/15/2019

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	97.602	97.477	97.352	
3.875	98.014	97.889	97.764	
4.000	98.452	98.327	98.202	
4.125	98.875	98.750	98.625	
4.250	99.282	99.157	99.032	
4.375	99.654	99.529	99.404	
4.500	100.036	99.911	99.786	
4.625	100.418	100.293	100.168	
4.750	100.772	100.647	100.522	
4.875	101.107	100.982	100.857	
5.000	101.435	101.310	101.185	
5.125	101.716	101.591	101.466	
5.250	102.039	101.914	101.789	

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	97.126	97.001	96.876	
3.375	97.698	97.573	97.448	
3.500	98.272	98.147	98.022	
3.625	98.666	98.541	98.416	
3.750	99.112	98.987	98.862	
3.875	99.565	99.440	99.315	
4.000	99.939	99.814	99.689	
4.125	100.195	100.070	99.945	
4.250	100.537	100.412	100.287	
4.375	100.860	100.735	100.610	
4.500	101.091	100.966	100.841	

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	97.741	97.616	97.491	
3.375	98.258	98.133	98.008	
3.500	98.686	98.561	98.436	
3.625	99.088	98.963	98.838	
3.750	99.464	99.339	99.214	
3.875	99.866	99.741	99.616	
4.000	100.253	100.128	100.003	
4.125	100.536	100.411	100.286	
4.250	100.828	100.703	100.578	
4.375	101.096	100.971	100.846	
4.500	101.309	101.184	101.059	
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)