



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.: 5/16/2019

45 Day Lock Exp.: 5/31/2019

60 Day Lock Exp.: 6/17/2019

W. Rate Sheet Dated: 4/16/2019

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	101.017	100.867	100.717	3.750	100.481	100.331	100.181	2.375	96.245	96.095	95.945	3.125	97.344	97.194	97.044
3.875	101.549	101.399	101.249	3.875	100.898	100.748	100.598	2.500	96.738	96.588	96.438	3.250	98.011	97.861	97.711
4.000	102.074	101.924	101.774	4.000	101.319	101.169	101.019	2.625	97.231	97.081	96.931	3.375	98.393	98.243	98.093
4.125	102.506	102.356	102.206	4.125	101.666	101.516	101.366	2.750	98.334	98.184	98.034	3.500	98.780	98.630	98.480
4.250	102.301	102.201	102.101	4.250	101.767	101.667	101.567	2.875	98.823	98.673	98.523	3.625	99.118	98.968	98.818
4.375	102.752	102.652	102.552	4.375	102.140	102.040	101.940	3.000	99.306	99.156	99.006	Margin = 2.250		Index = 2.430	
4.500	103.207	103.107	103.007	4.500	102.484	102.384	102.284	3.125	99.793	99.643	99.493				
4.625	103.588	103.488	103.388	4.625	102.992	102.892	102.792	3.250	99.892	99.742	99.592				
4.750	103.713	103.613	103.503	4.750	102.467	102.367	102.258	3.375	100.368	100.218	100.068				
4.875	103.369	103.269	103.160	4.875	102.841	102.741	102.631	3.500	100.837	100.687	100.537				
5.000	103.747	103.647	103.538	5.000	103.185	103.085	102.976	3.625	101.212	101.062	100.912				
5.125	104.288	104.188	104.079	5.125	103.692	103.592	103.483	3.750	101.149	100.999	100.849				
5.250	103.585	103.485	103.385	5.250	103.090	102.990	102.890	3.875	101.544	101.394	101.244				
5.375	103.992	103.892	103.792	5.375	103.463	103.363	103.263	4.000	101.942	101.792	101.642				
5.500	104.370	104.270	104.170	5.500	103.808	103.708	103.608	4.125	102.267	102.117	101.967				
5.625	104.911	104.811	104.711	5.625	104.315	104.215	104.115	4.250	101.646	101.496	101.346				
5.750	104.864	104.764	104.623	5.750	104.244	104.144	104.003	4.375	101.997	101.847	101.697				
5.875	105.271	105.171	105.030	5.875	104.617	104.517	104.377	4.500	102.319	102.169	102.019				
6.000	105.649	105.549	105.408	6.000	104.961	104.861	104.721	4.625	102.804	102.654	102.504				

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	99.867	99.717	99.567	3.750	99.481	99.331	99.181	2.375	95.245	95.095	94.945	3.125	96.344	96.194	96.044
3.875	100.399	100.249	100.099	3.875	99.898	99.748	99.598	2.500	95.738	95.588	95.438	3.250	97.011	96.861	96.711
4.000	100.924	100.774	100.624	4.000	100.319	100.169	100.019	2.625	96.231	96.081	95.931	3.375	97.393	97.243	97.093
4.125	101.356	101.206	101.056	4.125	100.666	100.516	100.366	2.750	97.334	97.184	97.034	3.500	97.780	97.630	97.480
4.250	101.151	101.051	100.951	4.250	100.767	100.667	100.567	2.875	97.823	97.673	97.523	3.625	98.118	97.968	97.818
4.375	101.602	101.502	101.402	4.375	101.140	101.040	100.940	3.000	98.306	98.156	98.006	Margin = 2.250		Index = 2.430	
4.500	102.057	101.957	101.857	4.500	101.484	101.384	101.284	3.125	98.793	98.643	98.493	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.438	102.338	102.238	4.625	101.992	101.892	101.792	3.250	98.892	98.742	98.592	Rate	30 Day	45 Day	60 Day
4.750	102.563	102.463	102.353	4.750	101.467	101.367	101.258	3.375	99.368	99.218	99.068	4.500	100.907	100.657	100.407
4.875	102.219	102.119	102.010	4.875	101.841	101.741	101.631	3.500	99.837	99.687	99.537	4.625	101.288	101.038	100.788
5.000	102.597	102.497	102.388	5.000	102.185	102.085	101.976	3.625	100.212	100.062	99.912	4.750	100.662	100.412	100.162
5.125	103.138	103.038	102.929	5.125	102.692	102.592	102.483	3.750	100.149	99.999	99.849	4.875	101.069	100.819	100.569
5.250	102.435	102.335	102.235	5.250	102.090	101.990	101.890	3.875	100.544	100.394	100.244	5.000	101.447	101.197	100.947
5.375	102.842	102.742	102.642	5.375	102.463	102.363	102.263	4.000	100.942	100.792	100.642	5.125	101.988	101.738	101.488
5.500	103.220	103.120	103.020	5.500	102.808	102.708	102.608	4.125	101.267	101.117	100.967	5.250	101.285	101.035	100.785
5.625	103.761	103.661	103.561	5.625	103.315	103.215	103.115	4.250	100.646	100.496	100.346	5.375	102.000	101.750	101.500
5.750	103.714	103.614	103.473	5.750	103.244	103.144	103.003	4.375	100.997	100.847	100.697	5.500	102.250	102.000	101.750
5.875	104.121	104.021	103.880	5.875	103.617	103.517	103.377	4.500	101.319	101.169	101.019	5.625	102.500	102.250	102.000
6.000	104.499	104.399	104.258	6.000	103.961	103.861	103.721	4.625	101.804	101.654	101.504	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	101.524	101.274	101.024
5.875	102.250	102.000	101.750	5.875	101.897	101.647	101.397
6.250	102.750	102.500	102.250	6.250	102.429	102.179	101.929
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	98.157	97.907	97.657	
4.625	98.538	98.288	98.038	
4.750	97.912	97.662	97.412	
4.875	98.319	98.069	97.819	
5.000	98.697	98.447	98.197	
5.125	99.238	98.988	98.738	
5.250	98.535	98.285	98.035	
5.375	99.250	99.000	98.750	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
5.750	100.000	99.750	99.500	

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



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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

#####

45 Day Lock Exp.:

#####

60 Day Lock Exp.:

#####

W. Rate Sheet Dated: 4/16/2019

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	99.704	99.554	99.404	3.750	99.168	99.018	98.868	2.375	92.745	92.595	92.445	3.125	95.66	95.506	95.356
3.875	100.236	100.086	99.936	3.875	99.585	99.435	99.285	2.500	93.238	93.088	92.938	3.250	97.01	96.861	96.711
4.000	100.761	100.611	100.461	4.000	100.006	99.856	99.706	2.625	93.731	93.581	93.431	3.375	97.39	97.243	97.093
4.125	101.193	101.043	100.893	4.125	100.353	100.203	100.053	2.750	96.646	96.496	96.346	3.500	97.78	97.630	97.480
4.250	101.255	101.155	101.055	4.250	100.720	100.620	100.520	2.875	97.135	96.985	96.835	3.625	98.12	97.968	97.818
4.375	101.705	101.605	101.505	4.375	101.093	100.993	100.893	3.000	97.619	97.469	97.319	Margin = 2.250		Index = 2.430	
4.500	102.160	102.060	101.960	4.500	101.437	101.337	101.237	3.125	98.105	97.955	97.805				
4.625	102.541	102.441	102.341	4.625	101.945	101.845	101.745	3.250	98.892	98.742	98.592				
4.750	102.510	102.410	102.300	4.750	101.264	101.164	101.055	3.375	99.368	99.218	99.068				
4.875	102.166	102.066	101.957	4.875	101.638	101.538	101.428	3.500	99.837	99.687	99.537				
5.000	102.544	102.444	102.335	5.000	101.982	101.882	101.772	3.625	100.212	100.062	99.912				
5.125	103.085	102.985	102.876	5.125	102.489	102.389	102.280	3.750	99.837	99.687	99.537				
5.250	102.210	102.110	102.010	5.250	101.715	101.615	101.515	3.875	100.231	100.081	99.931				
5.375	102.617	102.517	102.417	5.375	102.088	101.988	101.888	4.000	100.630	100.480	100.330				
5.500	102.995	102.895	102.795	5.500	102.433	102.333	102.233	4.125	100.954	100.804	100.654				
5.625	103.536	103.436	103.336	5.625	102.940	102.840	102.740	4.250	100.599	100.449	100.299				
5.750	102.989	102.889	102.748	5.750	102.369	102.269	102.128	4.375	100.950	100.800	100.650				
5.875	103.396	103.296	103.155	5.875	102.742	102.642	102.502	4.500	101.272	101.122	100.972				
6.000	103.774	103.674	103.533	6.000	103.086	102.986	102.846	4.625	101.757	101.607	101.457				

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	98.554	98.404	98.254	3.750	98.168	98.018	97.868	2.375	93.495	93.345	93.195	3.125	94.656	94.506	94.356
3.875	99.086	98.936	98.786	3.875	98.585	98.435	98.285	2.500	93.988	93.838	93.688	3.250	96.011	95.861	95.711
4.000	99.611	99.461	99.311	4.000	99.006	98.856	98.706	2.625	94.481	94.331	94.181	3.375	96.393	96.243	96.093
4.125	100.043	99.893	99.743	4.125	99.353	99.203	99.053	2.750	96.427	96.277	96.127	3.500	96.780	96.630	96.480
4.250	100.105	100.005	99.905	4.250	99.720	99.620	99.520	2.875	96.917	96.767	96.617	3.625	97.118	96.968	96.818
4.375	100.555	100.455	100.355	4.375	100.093	99.993	99.893	3.000	97.400	97.250	97.100	Margin = 2.250		Index = 2.430	
4.500	101.010	100.910	100.810	4.500	100.437	100.337	100.237	3.125	97.887	97.737	97.587	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.391	101.291	101.191	4.625	100.945	100.845	100.745	3.250	97.798	97.648	97.498	Rate	30 Day	45 Day	60 Day
4.750	101.360	101.260	101.150	4.750	100.264	100.164	100.055	3.375	98.274	98.124	97.974	4.500	99.860	99.610	99.360
4.875	101.016	100.916	100.807	4.875	100.638	100.538	100.428	3.500	98.743	98.593	98.443	4.625	100.241	99.991	99.741
5.000	101.394	101.294	101.185	5.000	100.982	100.882	100.772	3.625	99.119	98.969	98.819	4.750	99.459	99.209	98.959
5.125	101.935	101.835	101.726	5.125	101.489	101.389	101.280	3.750	98.899	98.749	98.599	4.875	99.866	99.616	99.366
5.250	101.060	100.960	100.860	5.250	100.715	100.615	100.515	3.875	99.294	99.144	98.994	5.000	100.244	99.994	99.744
5.375	101.467	101.367	101.267	5.375	101.088	100.988	100.888	4.000	99.692	99.542	99.392	5.125	100.785	100.535	100.285
5.500	101.845	101.745	101.645	5.500	101.433	101.333	101.233	4.125	100.017	99.867	99.717	5.250	99.910	99.660	99.410
5.625	102.386	102.286	102.186	5.625	101.940	101.840	101.740	4.250	99.084	98.934	98.784	5.375	100.625	100.375	100.125
5.750	101.839	101.739	101.598	5.750	101.369	101.269	101.128	4.375	99.435	99.285	99.135	5.500	100.875	100.625	100.375
5.875	102.246	102.146	102.005	5.875	101.742	101.642	101.502	4.500	99.756	99.606	99.456	5.625	101.125	100.875	100.625
6.000	102.624	102.524	102.383	6.000	102.086	101.986	101.846	4.625	100.241	100.091	99.941	5.750	100.875	100.625	100.375

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680- 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate	
Today:	4/16/2019 5.000%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	98.625	98.375	98.125	5.250	98.275	98.025	97.775
5.750	100.125	99.875	99.625	5.750	99.649	99.399	99.149
5.875	100.375	100.125	99.875	5.875	100.022	99.772	99.522
6.250	99.250	99.000	98.750	6.250	98.929	98.679	98.429
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	97.110	96.860	96.610	
4.625	97.491	97.241	96.991	
4.750	96.709	96.459	96.209	
4.875	97.116	96.866	96.616	
5.000	97.494	97.244	96.994	
5.125	98.035	97.785	97.535	
5.250	97.160	96.910	96.660	
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.: 5/16/2019
45 Day Lock Exp.: 5/31/2019
60 Day Lock Exp.: 6/17/2019

W. Rate Sheet Dated: 4/16/2019

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	101.582	101.482	101.382	4.375	100.653	100.553	100.453	4.375	100.465	100.365	100.265	4.375	100.679	100.579	100.479	4.375	99.750	99.650	99.550
4.500	102.079	101.979	101.879	4.500	101.202	101.102	101.002	4.500	101.014	100.914	100.814	4.500	101.196	101.096	100.996	4.500	100.319	100.219	100.119
4.625	102.432	102.332	102.232	4.625	101.624	101.524	101.424	4.625	101.436	101.336	101.236	4.625	101.452	101.352	101.252	4.625	100.644	100.544	100.444
4.750	102.817	102.717	102.617	4.750	102.325	102.225	102.125	4.750	102.321	102.221	102.121	4.750	101.743	101.643	101.543	4.750	101.251	101.151	101.051
4.875	103.207	103.107	103.007	4.875	102.767	102.667	102.567	4.875	102.767	102.667	102.567	4.875	102.232	102.132	102.032	4.875	101.792	101.692	101.592
4.990	103.515	103.415	103.315	4.990	103.118	103.018	102.918	4.990	103.118	103.018	102.918	4.990	102.599	102.499	102.399	4.990	102.202	102.102	102.002
5.000	103.615	103.515	103.415	5.000	103.218	103.118	103.018	5.000	103.218	103.118	103.018	5.000	102.699	102.599	102.499	5.000	102.302	102.202	102.102
5.125	103.866	103.766	103.666	5.125	103.530	103.430	103.330	5.125	103.530	103.430	103.330	5.125	102.603	102.503	102.403	5.125	102.267	102.167	102.067
5.250	104.272	104.172	104.072	5.250	104.091	103.991	103.891	5.250	104.181	104.081	103.981	5.250	102.843	102.743	102.643	5.250	102.662	102.562	102.462
5.375	104.565	104.465	104.365	5.375	104.425	104.325	104.225	5.375	104.518	104.418	104.318	5.375	103.304	103.204	103.104	5.375	103.164	103.064	102.964
5.500	104.816	104.716	104.616	5.500	104.702	104.602	104.502	5.500	104.795	104.695	104.595	5.500	103.734	103.634	103.534	5.500	103.620	103.520	103.420
5.625	104.906	104.806	104.706	5.625	104.934	104.834	104.734	5.625	105.028	104.928	104.828	5.625	103.666	103.566	103.466	5.625	103.666	103.566	103.466
5.750	105.481	105.381	105.281	5.750	105.665	105.565	105.465	5.750	105.724	105.624	105.524	5.750	103.215	103.115	103.015	5.750	103.215	103.115	103.015
5.875	105.660	105.560	105.460	5.875	106.007	105.907	105.807	5.875	106.069	105.969	105.869	5.875	103.669	103.569	103.469	5.875	103.669	103.569	103.469
5.990	105.766	105.666	105.566	5.990	106.187	106.087	105.987	5.990	106.250	106.150	106.050	5.990	104.018	103.918	103.818	5.990	104.018	103.918	103.818
6.000	105.866	105.766	105.666	6.000	106.287	106.187	106.087	6.000	106.350	106.250	106.150	6.000	104.118	104.018	103.918	6.000	104.118	104.018	103.918
6.125	105.992	105.892	105.792	6.125	106.555	106.455	106.355	6.125	106.617	106.517	106.417	6.125	104.352	104.252	104.152	6.125	104.352	104.252	104.152
6.250	105.633	105.512	105.433	6.250	106.267	106.146	106.067	6.250	106.295	106.174	106.095	6.250	101.602	101.481	101.402	6.250	101.602	101.481	101.402
6.375	105.829	105.708	105.629	6.375	106.605	106.484	106.405	6.375	106.636	106.515	106.436	6.375	102.059	101.938	101.859	6.375	102.059	101.938	101.859

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	99.562	99.462	99.362	4.625	102.730	102.630	102.530	4.625	101.904	101.804	101.704	4.625	101.842	101.642	101.642	3.375	99.512	99.412	99.312
4.500	100.131	100.031	99.931	4.750	103.170	103.070	102.970	4.750	102.034	101.934	101.834	4.750	101.972	101.772	101.772	3.500	100.002	99.902	99.802
4.625	100.456	100.356	100.256	4.875	103.543	103.443	103.343	4.875	102.455	102.355	102.255	4.875	102.393	102.193	102.193	3.625	100.430	100.330	100.230
4.750	101.247	101.147	101.047	4.990	103.674	103.574	103.474	4.990	102.786	102.686	102.586	4.990	102.723	102.523	102.523	3.750	100.912	100.812	100.712
4.875	101.792	101.692	101.592	5.000	103.774	103.674	103.574	5.000	102.886	102.786	102.686	5.000	102.823	102.623	102.623	3.875	101.303	101.203	101.103
4.990	102.202	102.102	102.002	5.125	104.067	103.967	103.867	5.125	103.208	103.108	103.008	5.125	103.146	102.946	102.946	3.990	101.637	101.537	101.437
5.000	102.302	102.202	102.102	5.250	104.508	104.408	104.308	5.250	103.406	103.306	103.206	5.250	103.250	103.050	103.050	4.000	101.737	101.637	101.537
5.125	102.267	102.167	102.067	5.375	104.701	104.601	104.501	5.375	103.681	103.581	103.481	5.375	103.525	103.325	103.325	4.125	102.142	102.042	101.942
5.250	102.752	102.652	102.552	5.500	104.912	104.812	104.712	5.500	103.947	103.847	103.747	5.500	103.790	103.590	103.590	4.250	102.532	102.432	102.332
5.375	103.257	103.157	103.057	5.625	105.082	104.982	104.882	5.625	104.174	104.074	103.974	5.625	104.018	103.818	103.818	4.375	102.929	102.829	102.729
5.500	103.713	103.613	103.513	5.750	105.352	105.252	105.152	5.750	104.744	104.644	104.544	5.750	104.525	104.325	104.325	4.500	103.317	103.217	103.117
5.625	103.666	103.566	103.466	5.875	105.575	105.475	105.375	5.875	105.046	104.946	104.846	5.875	104.827	104.627	104.627	4.625	103.174	103.074	102.974
5.750	103.215	103.115	103.015	5.990	105.672	105.572	105.472	5.990	105.215	105.115	105.015	5.990	104.996	104.796	104.796	4.750	103.405	103.305	103.205
5.875	103.669	103.569	103.469	6.000	105.772	105.672	105.572	6.000	105.315	105.215	105.115	6.000	105.096	104.896	104.896	4.875	103.638	103.538	103.438
5.990	104.018	103.918	103.818	6.125	105.965	105.865	105.765	6.125	105.579	105.479	105.379	6.125	105.361	105.161	105.161	4.990	103.686	103.586	103.486
6.000	104.118	104.018	103.918	6.250	106.334	106.234	106.134	6.250	105.132	105.032	104.932	6.250	104.914	104.714	104.714	5.000	103.786	103.686	103.586
6.125	104.352	104.252	104.152	6.375	105.549	105.449	105.349	6.375	105.424	105.324	105.224	6.375	105.205	105.005	105.005	5.125	103.429	103.329	103.229
6.250	101.602	101.481	101.402	6.500	106.650	106.529	106.409	6.500	105.577	105.456	105.337	6.500	105.359	105.159	105.159	5.250	103.621	103.521	103.421
6.375	102.059	101.938	101.859	6.625	105.727	105.606	105.527	6.625	105.697	105.576	105.497	6.625	105.478	105.278	105.278	5.375	103.813	103.713	103.613

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	99.562	99.462	99.362	4.625	102.730	102.630	102.530	4.625	101.904	101.804	101.704	4.625	101.842	101.642	101.642	3.375	99.512	99.412	99.312	3.375	99.514	99.314	99.314
4.500	100.131	100.031	99.931	4.750	103.170	103.070	102.970	4.750	102.034	101.934	101.834	4.750	101.972	101.772	101.772	3.500	100.002	99.902	99.802	3.500	100.001	99.801	99.801
4.625	100.456	100.356	100.256	4.875	103.543	103.443	103.343	4.875	102.455	102.355	102.255	4.875	102.393	102.193	102.193	3.625	100.430	100.330	100.230	3.625	100.423	100.223	100.223
4.750	101.247	101.147	101.047	4.990	103.674	103.574	103.474	4.990	102.786	102.686	102.586	4.990	102.723	102.523	102.523	3.750	100.912	100.812	100.712	3.750	101.206	101.006	101.006
4.875	101.792	101.692	101.592	5.000	103.774	103.674	103.574	5.000	102.886	102.786	102.686	5.000	102.823	102.623	102.623	3.875	101.303	101.203	101.103	3.875	101.396	101.196	101.196
4.990	102.202	102.102	102.002	5.125	104.067	103.967	103.867	5.125	103.208	103.108	103.008	5.125	103.146	102.946	102.946	3.990	101.637	101.537	101.437	3.990	101.568	101.368	101.368
5.000	102.302	102.202	102.102	5.250	104.508	104.408	104.308	5.250	103.406	103.306	103.206	5.250	103.250	103.050	103.050	4.000	101.737	101.637	101.537	4.000	101.668	101.468	101.468
5.125	102.267	102.167	102.067	5.375	104.701	104.601	104.501	5.375	103.681	103.581	103.481	5.375	103.525	103.325	103.325	4.125	102.142	102.042	101.942	4.125	102.055	101.855	101.855
5.250	102.752	102.652	102.552	5.500	104.912	104.812	104.712	5.500	103.947	103.847	103.747	5.500	103.790	103.590	103.590	4.250	102.532	102.432	102.332	4.250	102.391	102.191	102.191
5.375	103.173	103.073	102.973	5.625	105.082	104.982	104.882	5.625	104.273	104.173	104.073	5.625	104.116	103.916	103.916	4.375	102.917	102.817	102.717	4.375	102.776	102.576	102.576
5.500	103.713	103.613	103.513	5.750	105.352	105.252	105.152	5.750	104.744	104.644	104.544	5.750	104.525	104.325	104.325	4.500	103.361	103.217	103.117	4.500	103.164	102.964	102.964
5.625	103.666	103.566	103.466	5.875	105.575	105.475	105.375	5.875	105.046	104.946	104.846	5.875	104.827	104.627	104.627	4.625	103.174	103.074	102.974	4.625	102.835	102.635	102.635
5.750	103.215	103.115	103.015	5.990	105.672	105.572	105.472	5.990	105.215	105.115	105.015	5.990	104.996	104.796	104.796	4.750	103.405	103.305	103.205	4.750	103.052	102.852	102.852
5.875	103.669	103.569	103.469	6.000	105.772	105.672	105.572	6.000	105.315	105.215	105.115	6.000	105.096	104.896	104.896	4.875	103.638	103.538	103.438	4.875	103.283	103.083	103.083
5.990	104.018	103.918	103.818	6.125	105.965	105.865	105.765	6.125	105.579	105.479	105.379	6.125	105.361	105.161	105.161	4.990	103.686	103.586	103.486	4.990	103.329	103.129	103.129
6.000	104.118	104.018	103.918	6.250	105.334	105.233	105.134	6.250	105.132	105.011	104.932	6.250	104.914	104.714	104.714	5.000	103.786	103.686	103.586	5.000	103.429	103.229	103.229
6.125	104.352	104.252	104.152	6.375	105.549	105.428	105.349	6.375	105.424	105.303	105.224	6.375	105.205	105.005	105.005	5.125	103.429	103.329	103.229	5.125	102.745	102.545	102.545
6.250	101.602	101.481	101.402	6.500	105.650	105.529	105.450	6.500	105.577	105.456	105.377	6.500	105.359	105.159	105.159	5.250	103.621	103.521	103.421	5.250	102.936	102.736	102.736
6.375	102.059	101.938	101.859	6.625	105.727	105.606	105.527	6.625	105.697	105.576	105.497	6.625	105.478	105.278	105.278	5.375	103.813	103.713	103.613	5.375	103.126	102.926	102.926



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.: 5/16/2019
45 Day Lock Exp.: 5/31/2019
60 Day Lock Exp.: 6/17/2019

W. Rate Sheet Dated: 4/16/2019

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	103.006	102.906	102.806	4.750	102.506	102.406	102.306	4.750	102.506	102.406	102.306	4.750	101.785	101.685	101.585	4.750	101.285	101.185	101.085
4.875	103.519	103.419	103.319	4.875	103.019	102.919	102.819	4.875	103.019	102.919	102.819	4.875	102.298	102.198	102.098	4.875	101.798	101.698	101.598
4.990	103.713	103.613	103.513	4.990	103.213	103.113	103.013	4.990	103.213	103.113	103.013	4.990	102.492	102.392	102.292	4.990	101.992	101.892	101.792
5.000	103.813	103.713	103.613	5.000	103.313	103.213	103.113	5.000	103.313	103.213	103.113	5.000	102.592	102.492	102.392	5.000	102.092	101.992	101.892
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	102.190	102.090	101.990	5.125	101.690	101.590	101.490
5.250	104.235	104.135	104.035	5.250	103.735	103.635	103.535	5.250	103.735	103.635	103.535	5.250	102.626	102.526	102.426	5.250	102.126	102.026	101.926
5.375	104.707	104.607	104.507	5.375	104.207	104.107	104.007	5.375	104.207	104.107	104.007	5.375	103.098	102.998	102.898	5.375	102.598	102.498	102.398
5.500	104.949	104.849	104.749	5.500	104.449	104.349	104.249	5.500	104.449	104.349	104.249	5.500	103.340	103.240	103.140	5.500	102.840	102.740	102.640
5.625	104.947	104.847	104.747	5.625	104.447	104.347	104.247	5.625	104.447	104.347	104.247	5.625	102.583	102.483	102.383	5.625	102.083	101.983	101.883
5.750	105.359	105.259	105.159	5.750	105.359	105.259	105.159	5.750	105.359	105.259	105.159	5.750	102.995	102.895	102.795	5.750	102.495	102.395	102.295
5.875	105.633	105.533	105.433	5.875	105.633	105.533	105.433	5.875	105.633	105.533	105.433	5.875	103.269	103.169	103.069	5.875	102.769	102.669	102.569
5.990	105.797	105.697	105.597	5.990	105.797	105.697	105.597	5.990	105.797	105.697	105.597	5.990	103.433	103.333	103.233	5.990	102.933	102.833	102.733
6.000	105.897	105.797	105.697	6.000	105.897	105.797	105.697	6.000	105.897	105.797	105.697	6.000	103.533	103.433	103.333	6.000	103.033	102.933	102.833
6.125	105.767	105.648	105.548	6.125	105.767	105.648	105.548	6.125	105.767	105.648	105.548	6.125	103.245	103.126	103.007	6.125	102.745	102.626	102.507
6.250	105.997	105.878	105.779	6.250	105.997	105.878	105.779	6.250	105.997	105.878	105.779	6.250	103.184	103.065	102.946	6.250	102.684	102.565	102.446
6.375	106.447	106.309	106.247	6.375	106.447	106.309	106.247	6.375	106.447	106.309	106.247	6.375	103.484	103.346	103.284	6.375	102.984	102.846	102.786
6.500	107.422	107.284	107.222	6.500	107.422	107.284	107.222	6.500	107.422	107.284	107.222	6.500	104.309	104.171	104.109	6.500	104.309	104.171	104.109
6.625	107.840	107.702	107.640	6.625	107.840	107.702	107.640	6.625	107.840	107.702	107.640	6.625	104.577	104.439	104.377	6.625	104.577	104.439	104.377
6.750	108.119	107.982	107.919	6.750	108.119	107.982	107.919	6.750	108.119	107.982	107.919	6.750	104.706	104.569	104.506	6.750	104.706	104.569	104.506
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	101.285	101.185	101.085	4.250	101.727	101.627	101.527	4.250	102.102	102.002	101.902	4.250	102.102	102.002	101.902	3.750	100.949	100.849	100.749
4.875	101.798	101.698	101.598	4.375	102.150	102.050	101.950	4.375	102.525	102.425	102.325	4.375	102.525	102.425	102.325	3.875	101.383	101.283	101.183
4.990	101.992	101.892	101.792	4.500	102.457	102.357	102.257	4.500	102.832	102.732	102.632	4.500	102.832	102.732	102.632	3.990	101.679	101.579	101.479
5.000	102.092	101.992	101.892	4.625	102.864	102.764	102.664	4.625	103.239	103.139	103.039	4.625	103.239	103.139	103.039	4.000	101.779	101.679	101.579
5.125	101.690	101.590	101.490	4.750	103.349	103.249	103.149	4.750	103.724	103.624	103.524	4.750	103.724	103.624	103.524	4.125	102.273	102.173	102.073
5.250	102.126	102.026	101.926	4.875	103.705	103.605	103.505	4.875	104.080	103.980	103.880	4.875	104.080	103.980	103.880	4.250	102.627	102.527	102.427
5.375	103.098	102.998	102.898	4.990	103.896	103.796	103.696	4.990	104.021	103.921	103.821	4.990	104.021	103.921	103.821	4.375	103.023	102.923	102.823
5.500	103.340	103.240	103.140	5.000	103.996	103.896	103.796	5.000	104.121	104.021	103.921	5.000	104.121	104.021	103.921	4.500	102.548	102.448	102.348
5.625	102.583	102.483	102.383	5.125	104.057	103.957	103.857	5.125	104.182	104.082	103.982	5.125	104.182	104.082	103.982	4.625	102.943	102.843	102.743
5.750	102.995	102.895	102.795	5.250	104.383	104.283	104.183	5.250	104.508	104.408	104.308	5.250	104.508	104.408	104.308	4.750	103.393	103.293	103.193
5.875	103.269	103.169	103.069	5.375	104.789	104.689	104.589	5.375	104.789	104.689	104.589	5.375	104.789	104.689	104.589	4.875	103.717	103.617	103.517
5.990	103.433	103.333	103.233	5.500	105.013	104.913	104.813	5.500	105.013	104.913	104.813	5.500	105.013	104.913	104.813	4.990	104.035	103.935	103.835
6.000	103.533	103.433	103.333	5.625	104.787	104.687	104.587	5.625	104.787	104.687	104.587	5.625	104.787	104.687	104.587	5.000	104.335	104.235	104.135
6.125	103.245	103.145	103.045	5.750	105.095	104.995	104.895	5.750	105.095	104.995	104.895	5.750	105.095	104.995	104.895	5.125	103.861	103.761	103.661
6.250	103.184	103.084	102.984	5.875	105.492	105.392	105.292	5.875	105.492	105.392	105.292	5.875	105.492	105.392	105.292	5.250	104.035	103.935	103.835
6.375	103.484	103.384	103.284	5.990	105.569	105.469	105.369	5.990	105.569	105.469	105.369	5.990	105.569	105.469	105.369	5.375	104.248	104.148	104.048
6.500	104.309	104.171	104.033	6.000	105.669	105.569	105.469	6.000	105.669	105.569	105.469	6.000	105.669	105.569	105.469	5.500	104.308	104.208	104.108
6.625	104.577	104.439	104.377	6.125	105.439	105.339	105.239	6.125	105.439	105.339	105.239	6.125	105.439	105.339	105.239	5.625	104.549	104.449	104.349
6.750	104.706	104.569	104.506	6.250	105.795	105.695	105.595	6.250	105.795	105.695	105.595	6.250	105.795	105.695	105.595	5.750	104.816	104.716	104.616
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	101.449	101.349	101.249	3.750	101.449	101.349	101.249	3.750	100.388	100.288	100.188	3.750	100.888	100.788	100.688	3.750	100.888	100.788	100.688
3.875	101.633	101.533	101.433	3.875	101.633	101.533	101.433	3.875	100.822	100.722	100.622	3.875	101.072	100.972	100.872	3.875	101.072	100.972	100.872
3.990	101.929	101.829	101.729	3.990	101.929	101.829	101.729	3.990	100.614	100.514	100.414	3.990	100.864	100.764	100.664	3.990	100.864	100.764	100.664
4.000	102.029	101.929	101.829	4.000	102.029	101.929	101.829	4.000	100.714	100.614	100.514	4.000	100.964	100.864	100.764	4.000	100.964	100.864	100.764
4.125	102.523	102.423	102.323	4.125	102.523	102.423	102.323	4.125	101.208	101.108	101.008	4.125	101.458	101.358	101.258	4.125	101.458	101.358	101.258
4.250	102.877	102.777	102.677	4.250	102.877	102.777	102.677	4.250	101.562	101.462	101.362	4.250	101.812	101.712	101.612	4.250	101.812	101.712	101.612
4.375	102.898	102.798	102.698	4.375	102.898	102.798	102.698	4.375	101.958	101.858	101.758	4.375	101.833	101.733	101.633	4.375	101.833	101.733	101.633
4.500	102.423	102.323	102.223	4.500	102.423	102.323	102.223	4.500	100.891	100.791	100.691	4.500	100.766	100.666	100.566	4.500	100.766	100.666	100.566
4.625	102.818	102.718	102.618	4.625	102.818	102.718	102.618	4.625	101.286	101.186	101.086	4.625	101.161	101.061	100.961	4.625	101.161	101.061	100.961
4.750	103.268	103.168	103.068	4.750	103.268	103													



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/16/2019

45 Day Lock Exp.:

5/31/2019

60 Day Lock Exp.:

6/17/2019

W. Rate Sheet Dated: 4/16/2019

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	102.998	102.898	102.798	4.250	101.775	101.675	101.575	3.750	101.109	101.009	100.909	4.750	101.787	101.687	101.587	3.750	100.552	100.452	100.352
4.875	103.515	103.415	103.315	4.375	102.202	102.102	102.002	3.875	101.543	101.443	101.343	4.875	102.304	102.204	102.104	3.875	100.986	100.886	100.786
4.990	103.715	103.615	103.515	4.500	102.509	102.409	102.309	3.990	101.764	101.656	101.564	4.990	102.504	102.404	102.304	3.990	100.707	100.599	100.507
5.000	103.815	103.715	103.615	4.625	102.918	102.818	102.718	4.000	101.864	101.756	101.664	5.000	102.604	102.504	102.404	4.000	100.807	100.699	100.607
5.125	103.762	103.662	103.562	4.750	103.336	103.236	103.136	4.125	102.360	102.254	102.160	5.125	102.172	102.072	101.972	4.125	101.303	101.197	101.103
5.250	104.202	104.102	104.002	4.875	103.693	103.593	103.493	4.250	102.715	102.608	102.515	5.250	102.612	102.512	102.412	4.250	101.658	101.551	101.458
5.375	104.665	104.565	104.465	4.990	103.886	103.786	103.686	4.375	103.116	103.011	102.916	5.375	103.075	102.975	102.875	4.375	102.059	101.954	101.859
5.500	104.905	104.805	104.705	5.000	103.986	103.886	103.786	4.500	102.669	102.491	102.430	5.500	103.315	103.215	103.115	4.500	101.012	100.834	100.773
5.625	104.905	104.805	104.705	5.125	104.000	103.900	103.800	4.625	103.066	102.889	102.829	5.625	102.549	102.449	102.349	4.625	101.409	101.232	101.172
5.750	105.342	105.242	105.142	5.250	104.328	104.228	104.128	4.750	103.519	103.341	103.283	5.750	102.986	102.886	102.786	4.750	101.862	101.684	101.626
5.875	105.617	105.517	105.417	5.375	104.736	104.636	104.536	4.875	103.845	103.667	103.610	5.875	103.261	103.161	103.061	4.875	102.188	102.010	101.953
5.990	105.776	105.676	105.576	5.500	104.965	104.865	104.765	4.990	103.405	103.305	103.205	5.990	103.420	103.320	103.220	4.990	101.498	101.398	101.298
6.000	105.876	105.776	105.676	5.625	104.747	104.647	104.547	5.000	103.505	103.405	103.305	6.000	103.520	103.420	103.320	5.000	101.598	101.498	101.398
6.125	105.746	105.627	105.543	5.750	105.055	104.955	104.855	5.125	103.832	103.732	103.632	6.125	102.324	102.205	102.121	5.125	101.925	101.825	101.725
6.250	105.978	105.859	105.776	5.875	105.456	105.356	105.256	5.250	104.007	103.907	103.807	6.250	103.165	103.046	102.963	5.250	102.100	102.000	101.900
6.375	106.471	106.333	106.271	5.990	105.529	105.429	105.329	5.375	104.221	104.121	104.021	6.375	103.508	103.370	103.308	5.375	102.314	102.214	102.114
6.500	106.788	106.650	106.588	6.000	105.629	105.529	105.429	5.500	103.133	103.033	102.933	6.500	103.675	103.537	103.475	5.500	100.976	100.876	100.776
6.625	107.265	107.128	107.065	6.125	105.384	105.265	105.181	5.625	103.475	103.375	103.275	6.625	104.002	103.865	103.802	5.625	101.318	101.218	101.118
6.750	107.605	107.467	107.405	6.250	105.741	105.621	105.539	5.750	103.744	103.644	103.544	6.750	104.192	104.054	103.992	5.750	101.587	101.487	101.387

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

5/16/2019

45 Day Lock Exp.:

5/31/2019

60 Day Lock Exp.:

6/17/2019

W. Rate Sheet Dated: 4/16/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.750	97.526	97.401	97.276	
3.875	97.953	97.828	97.703	
4.000	98.403	98.278	98.153	
4.125	98.835	98.710	98.585	
4.250	99.252	99.127	99.002	
4.375	99.633	99.508	99.383	
4.500	100.022	99.897	99.772	
4.625	100.410	100.285	100.160	
4.750	100.770	100.645	100.520	
4.875	101.110	100.985	100.860	
5.000	101.440	101.315	101.190	
5.125	101.723	101.598	101.473	
5.250	102.048	101.923	101.798	

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	97.101	96.976	96.851	
3.375	97.677	97.552	97.427	
3.500	98.254	98.129	98.004	
3.625	98.651	98.526	98.401	
3.750	99.101	98.976	98.851	
3.875	99.556	99.431	99.306	
4.000	99.932	99.807	99.682	
4.125	100.191	100.066	99.941	
4.250	100.535	100.410	100.285	
4.375	100.860	100.735	100.610	
4.500	101.092	100.967	100.842	

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	97.735	97.610	97.485	
3.375	98.253	98.128	98.003	
3.500	98.683	98.558	98.433	
3.625	99.088	98.963	98.838	
3.750	99.466	99.341	99.216	
3.875	99.868	99.743	99.618	
4.000	100.256	100.131	100.006	
4.125	100.541	100.416	100.291	
4.250	100.834	100.709	100.584	
4.375	101.103	100.978	100.853	
4.500	101.317	101.192	101.067	
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)