



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.: 5/20/2019

45 Day Lock Exp.: 6/3/2019

60 Day Lock Exp.: 6/17/2019

W. Rate Sheet Dated: 4/18/2019

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	100.539	100.389	100.239	2.375	95.979	95.829	95.679	3.125	98.781	98.631	98.481
3.875	101.559	101.409	101.259	3.875	100.956	100.806	100.656	2.500	96.472	96.322	96.172	3.250	98.792	98.642	98.492
4.000	102.085	101.935	101.785	4.000	101.377	101.227	101.077	2.625	96.965	96.815	96.665	3.375	99.175	99.025	98.875
4.125	102.607	102.457	102.307	4.125	101.724	101.574	101.424	2.750	98.334	98.184	98.034	3.500	99.561	99.411	99.261
4.250	102.355	102.255	102.155	4.250	101.856	101.756	101.656	2.875	98.823	98.673	98.523	3.625	99.899	99.749	99.599
4.375	102.823	102.723	102.623	4.375	102.230	102.130	102.030	3.000	99.306	99.156	99.006	Margin = 2.250		Index = 2.430	
4.500	103.254	103.154	103.054	4.500	102.574	102.474	102.374	3.125	99.793	99.643	99.493				
4.625	103.704	103.604	103.504	4.625	103.081	102.981	102.881	3.250	99.900	99.750	99.600				
4.750	103.829	103.729	103.629	4.750	102.541	102.441	102.341	3.375	100.376	100.226	100.076				
4.875	103.417	103.317	103.217	4.875	102.915	102.815	102.715	3.500	100.845	100.695	100.545				
5.000	103.810	103.710	103.610	5.000	103.259	103.159	103.059	3.625	101.220	101.070	100.920				
5.125	104.173	104.073	103.973	5.125	103.767	103.667	103.567	3.750	101.079	100.929	100.779				
5.250	103.592	103.492	103.392	5.250	103.148	103.048	102.948	3.875	101.473	101.323	101.173				
5.375	104.024	103.924	103.824	5.375	103.522	103.422	103.322	4.000	101.872	101.722	101.572				
5.500	104.417	104.317	104.217	5.500	103.866	103.766	103.666	4.125	102.197	102.047	101.897				
5.625	104.780	104.680	104.580	5.625	104.374	104.274	104.174	4.250	101.611	101.461	101.311				
5.750	104.886	104.786	104.686	5.750	104.318	104.218	104.077	4.375	101.962	101.812	101.662				
5.875	105.319	105.219	105.078	5.875	104.691	104.591	104.451	4.500	102.283	102.133	101.983				
6.000	105.711	105.611	105.470	6.000	105.036	104.936	104.795	4.625	102.768	102.618	102.468				

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	99.539	99.389	99.239	2.375	94.979	94.829	94.679	3.125	97.781	97.631	97.481
3.875	100.409	100.259	100.109	3.875	99.956	99.806	99.656	2.500	95.472	95.322	95.172	3.250	97.792	97.642	97.492
4.000	100.935	100.785	100.635	4.000	100.377	100.227	100.077	2.625	95.965	95.815	95.665	3.375	98.175	98.025	97.875
4.125	101.457	101.307	101.157	4.125	100.724	100.574	100.424	2.750	97.334	97.184	97.034	3.500	98.561	98.411	98.261
4.250	101.205	101.105	101.005	4.250	100.856	100.756	100.656	2.875	97.823	97.673	97.523	3.625	98.899	98.749	98.599
4.375	101.673	101.573	101.473	4.375	101.230	101.130	101.030	3.000	98.306	98.156	98.006	Margin = 2.250		Index = 2.430	
4.500	102.104	102.004	101.904	4.500	101.574	101.474	101.374	3.125	98.793	98.643	98.493	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.554	102.454	102.354	4.625	102.081	101.981	101.881	3.250	98.900	98.750	98.600	Rate	30 Day	45 Day	60 Day
4.750	102.679	102.579	102.479	4.750	101.541	101.441	101.341	3.375	99.376	99.226	99.076	4.500	100.954	100.704	100.454
4.875	102.267	102.167	102.067	4.875	101.915	101.815	101.715	3.500	99.845	99.695	99.545	4.625	101.404	101.154	100.904
5.000	102.660	102.560	102.460	5.000	102.259	102.159	102.059	3.625	100.220	100.070	99.920	4.750	100.685	100.435	100.185
5.125	103.023	102.923	102.823	5.125	102.767	102.667	102.567	3.750	100.079	99.929	99.779	4.875	101.117	100.867	100.617
5.250	102.442	102.342	102.242	5.250	102.148	102.048	101.948	3.875	100.473	100.323	100.173	5.000	101.510	101.260	101.010
5.375	102.874	102.774	102.674	5.375	102.522	102.422	102.322	4.000	100.872	100.722	100.572	5.125	101.873	101.623	101.373
5.500	103.267	103.167	103.067	5.500	102.866	102.766	102.666	4.125	101.197	101.047	100.897	5.250	101.292	101.042	100.792
5.625	103.630	103.530	103.430	5.625	103.374	103.274	103.174	4.250	100.611	100.461	100.311	5.375	102.000	101.750	101.500
5.750	103.736	103.636	103.496	5.750	103.318	103.218	103.077	4.375	100.962	100.812	100.662	5.500	102.250	102.000	101.750
5.875	104.169	104.069	103.928	5.875	103.691	103.591	103.451	4.500	101.283	101.133	100.983	5.625	102.500	102.250	102.000
6.000	104.561	104.461	104.320	6.000	104.036	103.936	103.795	4.625	101.768	101.618	101.468	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	101.598	101.348	101.098
5.875	102.250	102.000	101.750	5.875	101.971	101.721	101.471
6.250	102.750	102.500	102.250	6.250	102.503	102.253	102.003
Lender paid price cap after comp plan = 100.000							

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

Max USDA-GRH Rate		
Today:	4/18/2019	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	98.204	97.954	97.704	
4.625	98.654	98.404	98.154	
4.750	97.935	97.685	97.435	
4.875	98.367	98.117	97.867	
5.000	98.760	98.510	98.260	
5.125	99.123	98.873	98.623	
5.250	98.542	98.292	98.042	
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.:

6/3/2019

60 Day Lock Exp.:

#####

W. Rate Sheet Dated: 4/18/2019

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	99.705	99.555	99.405	3.750	99.227	99.077	98.927	2.375	92.479	92.329	92.179	3.125	97.09	96.944	96.794
3.875	100.246	100.096	99.946	3.875	99.644	99.494	99.344	2.500	92.972	92.822	92.672	3.250	97.79	97.642	97.492
4.000	100.773	100.623	100.473	4.000	100.065	99.915	99.765	2.625	93.465	93.315	93.165	3.375	98.17	98.025	97.875
4.125	101.295	101.145	100.995	4.125	100.412	100.262	100.112	2.750	96.646	96.496	96.346	3.500	98.56	98.411	98.261
4.250	101.308	101.208	101.108	4.250	100.809	100.709	100.609	2.875	97.135	96.985	96.835	3.625	98.90	98.749	98.599
4.375	101.776	101.676	101.576	4.375	101.183	101.083	100.983	3.000	97.619	97.469	97.319	Margin = 2.250		Index = 2.430	
4.500	102.207	102.107	102.007	4.500	101.527	101.427	101.327	3.125	98.105	97.955	97.805				
4.625	102.657	102.557	102.457	4.625	102.035	101.935	101.835	3.250	98.900	98.750	98.600				
4.750	102.626	102.526	102.426	4.750	101.338	101.238	101.138	3.375	99.376	99.226	99.076				
4.875	102.214	102.114	102.014	4.875	101.712	101.612	101.512	3.500	99.845	99.695	99.545				
5.000	102.606	102.506	102.406	5.000	102.056	101.956	101.856	3.625	100.220	100.070	99.920				
5.125	102.970	102.870	102.770	5.125	102.563	102.463	102.363	3.750	99.767	99.617	99.467				
5.250	102.217	102.117	102.017	5.250	101.773	101.673	101.573	3.875	100.161	100.011	99.861				
5.375	102.649	102.549	102.449	5.375	102.147	102.047	101.947	4.000	100.559	100.409	100.259				
5.500	103.042	102.942	102.842	5.500	102.491	102.391	102.291	4.125	100.884	100.734	100.584				
5.625	103.405	103.305	103.205	5.625	102.999	102.899	102.799	4.250	100.564	100.414	100.264				
5.750	103.011	102.911	102.771	5.750	102.443	102.343	102.202	4.375	100.915	100.765	100.615				
5.875	103.444	103.344	103.203	5.875	102.816	102.716	102.576	4.500	101.237	101.087	100.937				
6.000	103.836	103.736	103.595	6.000	103.161	103.061	102.920	4.625	101.722	101.572	101.422				

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	98.555	98.405	98.255	3.750	98.227	98.077	97.927	2.375	93.229	93.079	92.929	3.125	96.094	95.944	95.794
3.875	99.096	98.946	98.796	3.875	98.644	98.494	98.344	2.500	93.722	93.572	93.422	3.250	96.792	96.642	96.492
4.000	99.623	99.473	99.323	4.000	99.065	98.915	98.765	2.625	94.215	94.065	93.915	3.375	97.175	97.025	96.875
4.125	100.145	99.995	99.845	4.125	99.412	99.262	99.112	2.750	96.427	96.277	96.127	3.500	97.561	97.411	97.261
4.250	100.158	100.058	99.958	4.250	99.809	99.709	99.609	2.875	96.917	96.767	96.617	3.625	97.899	97.749	97.599
4.375	100.626	100.526	100.426	4.375	100.183	100.083	99.983	3.000	97.400	97.250	97.100	Margin = 2.250		Index = 2.430	
4.500	101.057	100.957	100.857	4.500	100.527	100.427	100.327	3.125	97.887	97.737	97.587	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.507	101.407	101.307	4.625	101.035	100.935	100.835	3.250	97.806	97.656	97.506	Rate	30 Day	45 Day	60 Day
4.750	101.476	101.376	101.276	4.750	100.338	100.238	100.138	3.375	98.282	98.132	97.982	4.500	99.907	99.657	99.407
4.875	101.064	100.964	100.864	4.875	100.712	100.612	100.512	3.500	98.751	98.601	98.451	4.625	100.357	100.107	99.857
5.000	101.456	101.356	101.256	5.000	101.056	100.956	100.856	3.625	99.126	98.976	98.826	4.750	99.482	99.232	98.982
5.125	101.820	101.720	101.620	5.125	101.563	101.463	101.363	3.750	98.829	98.679	98.529	4.875	99.914	99.664	99.414
5.250	101.067	100.967	100.867	5.250	100.773	100.673	100.573	3.875	99.223	99.073	98.923	5.000	100.306	100.056	99.806
5.375	101.499	101.399	101.299	5.375	101.147	101.047	100.947	4.000	99.622	99.472	99.322	5.125	100.670	100.420	100.170
5.500	101.892	101.792	101.692	5.500	101.491	101.391	101.291	4.125	99.947	99.797	99.647	5.250	99.917	99.667	99.417
5.625	102.255	102.155	102.055	5.625	101.999	101.899	101.799	4.250	99.048	98.898	98.748	5.375	100.625	100.375	100.125
5.750	101.861	101.761	101.621	5.750	101.443	101.343	101.202	4.375	99.399	99.249	99.099	5.500	100.875	100.625	100.375
5.875	102.294	102.194	102.053	5.875	101.816	101.716	101.576	4.500	99.721	99.571	99.421	5.625	101.125	100.875	100.625
6.000	102.686	102.586	102.445	6.000	102.161	102.061	101.920	4.625	100.206	100.056	99.906	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:	4/18/2019 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	99.723	99.473	99.223
5.875	100.375	100.125	99.875	5.875	100.096	99.846	99.596
6.250	99.250	99.000	98.750	6.250	99.003	98.753	98.503
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	97.157	96.907	96.657	
4.625	97.607	97.357	97.107	
4.750	96.732	96.482	96.232	
4.875	97.164	96.914	96.664	
5.000	97.556	97.306	97.056	
5.125	97.920	97.670	97.420	
5.250	97.167	96.917	96.667	
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
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.: 5/20/2019
45 Day Lock Exp.: 6/3/2019
60 Day Lock Exp.: 6/17/2019

W. Rate Sheet Dated: 4/18/2019

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	101.613	101.513	101.413	4.375	100.685	100.585	100.485	4.375	100.497	100.397	100.297	4.375	100.711	100.611	100.511	4.375	99.783	99.683	99.583
4.500	102.117	102.017	101.917	4.500	101.240	101.140	101.040	4.500	101.052	100.952	100.852	4.500	101.234	101.134	101.034	4.500	100.357	100.257	100.157
4.625	102.472	102.372	102.272	4.625	101.664	101.564	101.464	4.625	101.476	101.376	101.276	4.625	101.490	101.390	101.290	4.625	100.682	100.582	100.482
4.750	102.842	102.742	102.642	4.750	102.350	102.250	102.150	4.750	102.347	102.247	102.147	4.750	101.769	101.669	101.569	4.750	101.277	101.177	101.077
4.875	103.237	103.137	103.037	4.875	102.797	102.697	102.597	4.875	102.797	102.697	102.597	4.875	102.262	102.162	102.062	4.875	101.822	101.722	101.622
4.990	103.546	103.446	103.346	4.990	103.151	103.051	102.951	4.990	103.151	103.051	102.951	4.990	102.630	102.530	102.430	4.990	102.235	102.135	102.035
5.000	103.646	103.546	103.446	5.000	103.251	103.151	103.051	5.000	103.251	103.151	103.051	5.000	102.730	102.630	102.530	5.000	102.335	102.235	102.135
5.125	103.899	103.799	103.699	5.125	103.567	103.467	103.367	5.125	103.567	103.467	103.367	5.125	102.638	102.538	102.438	5.125	102.306	102.206	102.106
5.250	104.251	104.151	104.051	5.250	104.070	103.970	103.870	5.250	104.160	104.060	103.960	5.250	102.822	102.722	102.622	5.250	102.641	102.541	102.441
5.375	104.547	104.447	104.347	5.375	104.406	104.306	104.206	5.375	104.500	104.400	104.300	5.375	103.287	103.187	103.087	5.375	103.146	103.046	102.946
5.500	104.797	104.697	104.597	5.500	104.686	104.586	104.486	5.500	104.779	104.679	104.579	5.500	103.721	103.621	103.521	5.500	103.610	103.510	103.410
5.625	104.888	104.788	104.688	5.625	104.917	104.817	104.717	5.625	105.010	104.910	104.810	5.625	103.655	103.555	103.455	5.625	103.655	103.555	103.455
5.750	105.429	105.329	105.229	5.750	105.613	105.513	105.413	5.750	105.672	105.572	105.472	5.750	103.163	103.063	102.963	5.750	103.163	103.063	102.963
5.875	105.609	105.509	105.409	5.875	105.957	105.857	105.757	5.875	106.020	105.920	105.820	5.875	103.619	103.519	103.419	5.875	103.619	103.519	103.419
5.990	105.716	105.616	105.516	5.990	106.138	106.038	105.938	5.990	106.200	106.100	106.000	5.990	103.971	103.871	103.771	5.990	103.971	103.871	103.771
6.000	105.816	105.716	105.616	6.000	106.238	106.138	106.038	6.000	106.300	106.200	106.100	6.000	104.071	103.971	103.871	6.000	104.071	103.971	103.871
6.125	105.944	105.844	105.744	6.125	106.506	106.406	106.306	6.125	106.569	106.469	106.369	6.125	104.306	104.206	104.106	6.125	104.306	104.206	104.106
6.250	106.023	105.902	105.823	6.250	106.657	106.536	106.457	6.250	106.684	106.563	106.484	6.250	101.992	101.871	101.792	6.250	101.992	101.871	101.792
6.375	106.221	106.100	106.021	6.375	106.996	106.875	106.796	6.375	107.028	106.907	106.828	6.375	102.451	102.330	102.251	6.375	102.451	102.330	102.251
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	99.595	99.495	99.395	4.625	102.792	102.692	102.592	4.625	101.985	101.885	101.785	4.625	101.923	101.723	101.723	3.375	99.567	99.467	99.367
4.500	100.169	100.069	99.969	4.750	103.237	103.137	103.037	4.750	102.101	102.001	101.901	4.750	102.038	101.838	101.838	3.500	100.068	99.968	99.868
4.625	100.494	100.394	100.294	4.875	103.614	103.514	103.414	4.875	102.526	102.426	102.326	4.875	102.463	102.263	102.263	3.625	100.500	100.400	100.300
4.750	101.274	101.174	101.074	4.990	103.755	103.655	103.555	4.990	102.870	102.770	102.670	4.990	102.807	102.607	102.607	3.750	100.929	100.829	100.729
4.875	101.822	101.722	101.622	5.000	103.855	103.755	103.655	5.000	102.970	102.870	102.770	5.000	102.907	102.707	102.707	3.875	101.328	101.228	101.128
4.990	102.235	102.135	102.035	5.125	104.068	103.968	103.868	5.125	103.265	103.165	103.065	5.125	103.203	103.003	103.003	3.990	101.664	101.564	101.464
5.000	102.335	102.235	102.135	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	101.764	101.664	101.564
5.125	102.306	102.206	102.106	5.375	104.704	104.604	104.504	5.375	103.684	103.584	103.484	5.375	103.527	103.327	103.327	4.125	102.194	102.094	101.994
5.250	102.731	102.631	102.531	5.500	104.917	104.817	104.717	5.500	103.951	103.851	103.751	5.500	103.795	103.595	103.595	4.250	102.587	102.487	102.387
5.375	103.240	103.140	103.040	5.625	105.085	104.985	104.885	5.625	104.177	104.077	103.977	5.625	104.021	103.821	103.821	4.375	102.986	102.886	102.786
5.500	103.703	103.603	103.503	5.750	105.320	105.220	105.120	5.750	104.712	104.612	104.512	5.750	104.494	104.294	104.294	4.500	103.380	103.280	103.180
5.625	103.655	103.555	103.455	5.875	105.544	105.444	105.344	5.875	105.017	104.917	104.817	5.875	104.798	104.598	104.598	4.625	103.268	103.168	103.068
5.750	103.163	103.063	102.963	5.990	105.643	105.543	105.443	5.990	105.185	105.085	104.985	5.990	104.967	104.767	104.767	4.750	103.472	103.372	103.272
5.875	103.619	103.519	103.419	6.000	105.743	105.643	105.543	6.000	105.285	105.185	105.085	6.000	105.067	104.867	104.867	4.875	103.707	103.607	103.507
5.990	103.971	103.871	103.771	6.125	105.937	105.837	105.737	6.125	105.551	105.451	105.351	6.125	105.332	105.132	105.132	4.990	103.758	103.658	103.558
6.000	104.071	103.971	103.871	6.250	105.744	105.623	105.544	6.250	105.543	105.422	105.343	6.250	105.324	105.124	105.124	5.000	103.858	103.758	103.658
6.125	104.306	104.206	104.106	6.375	105.959	105.838	105.759	6.375	105.835	105.714	105.635	6.375	105.617	105.417	105.417	5.125	103.487	103.387	103.287
6.250	101.992	101.871	101.792	6.500	106.063	105.942	105.863	6.500	105.990	105.869	105.790	6.500	105.771	105.571	105.571	5.250	103.681	103.581	103.481
6.375	102.451	102.330	102.251	6.625	106.138	106.017	105.938	6.625	106.110	105.989	105.910	6.625	105.892	105.692	105.692	5.375	103.873	103.773	103.673
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	99.595	99.495	99.395	4.625	102.792	102.692	102.592	4.625	101.985	101.885	101.785	4.625	101.923	101.723	101.723	3.375	99.567	99.467	99.367
4.500	100.169	100.069	99.969	4.750	103.237	103.137	103.037	4.750	102.101	102.001	101.901	4.750	102.038	101.838	101.838	3.500	100.068	99.968	99.868
4.625	100.494	100.394	100.294	4.875	103.614	103.514	103.414	4.875	102.526	102.426	102.326	4.875	102.463	102.263	102.263	3.625	100.500	100.400	100.300
4.750	101.274	101.174	101.074	4.990	103.755	103.655	103.555	4.990	102.870	102.770	102.670	4.990	102.807	102.607	102.607	3.750	100.929	100.829	100.729
4.875	101.822	101.722	101.622	5.000	103.855	103.755	103.655	5.000	102.970	102.870	102.770	5.000	102.907	102.707	102.707	3.875	101.328	101.228	101.128
4.990	102.235	102.135	102.035	5.125	104.068	103.968	103.868	5.125	103.265	103.165	103.065	5.125	103.203	103.003	103.003	3.990	101.664	101.564	101.464
5.000	102.335	102.235	102.135	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	101.764	101.664	101.564
5.125	102.306	102.206	102.106	5.375	104.704	104.604	104.504	5.375	103.684	103.584	103.484	5.375	103.527	103.327	103.327	4.125	102.194	102.094	101.994
5.250	102.731	102.631	102.531	5.500	104.917	104.817	104.717	5.500	103.951	103.851	103.751	5.500	103.795	103.595	103.595	4.250	102.587	102.487	102.387
5.375	103.240	103.140	103.040	5.625	105.085	104.985	10.												



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.:

5/20/2019

45 Day Lock Exp.:

6/3/2019

60 Day Lock Exp.:

6/17/2019

W. Rate Sheet Dated: 4/18/2019

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	102.986	102.886	102.786	4.750	102.486	102.386	102.286	4.750	102.486	102.386	102.286	4.750	101.810	101.710	101.610	4.750	101.310	101.210	101.110
4.875	103.594	103.494	103.394	4.875	103.094	102.994	102.894	4.875	103.094	102.994	102.894	4.875	102.418	102.318	102.218	4.875	101.918	101.818	101.718
4.990	103.777	103.677	103.577	4.990	103.277	103.177	103.077	4.990	103.277	103.177	103.077	4.990	102.601	102.501	102.401	4.990	102.101	102.001	101.901
5.000	103.877	103.777	103.677	5.000	103.377	103.277	103.177	5.000	103.377	103.277	103.177	5.000	102.701	102.601	102.501	5.000	102.201	102.101	102.001
5.125	103.741	103.641	103.541	5.125	103.241	103.141	103.041	5.125	103.241	103.141	103.041	5.125	102.163	102.063	101.963	5.125	101.663	101.563	101.463
5.250	104.183	104.083	103.983	5.250	103.683	103.583	103.483	5.250	103.683	103.583	103.483	5.250	102.605	102.505	102.405	5.250	102.105	102.005	101.905
5.375	104.678	104.578	104.478	5.375	104.178	104.078	103.978	5.375	104.178	104.078	103.978	5.375	103.100	103.000	102.900	5.375	103.100	103.000	102.900
5.500	104.940	104.840	104.740	5.500	104.440	104.340	104.240	5.500	104.440	104.340	104.240	5.500	103.362	103.262	103.162	5.500	103.362	103.262	103.162
5.625	104.887	104.787	104.687	5.625	104.387	104.287	104.187	5.625	104.887	104.787	104.687	5.625	102.564	102.464	102.364	5.625	102.564	102.464	102.364
5.750	105.319	105.219	105.119	5.750	105.319	105.219	105.119	5.750	105.319	105.219	105.119	5.750	102.996	102.896	102.796	5.750	102.996	102.896	102.796
5.875	105.608	105.508	105.408	5.875	105.608	105.508	105.408	5.875	105.608	105.508	105.408	5.875	103.285	103.185	103.085	5.875	103.285	103.185	103.085
5.990	105.755	105.655	105.555	5.990	105.755	105.655	105.555	5.990	105.755	105.655	105.555	5.990	103.432	103.332	103.232	5.990	103.432	103.332	103.232
6.000	105.855	105.755	105.655	6.000	105.855	105.755	105.655	6.000	105.855	105.755	105.655	6.000	103.532	103.432	103.332	6.000	103.532	103.432	103.332
6.125	105.719	105.607	105.519	6.125	105.719	105.607	105.519	6.125	105.719	105.607	105.519	6.125	102.297	102.185	102.097	6.125	102.297	102.185	102.097
6.250	105.950	105.839	105.750	6.250	105.950	105.839	105.750	6.250	105.950	105.839	105.750	6.250	103.137	103.026	102.937	6.250	103.137	103.026	102.937
6.375	106.347	106.218	106.147	6.375	106.347	106.218	106.147	6.375	106.347	106.218	106.147	6.375	103.384	103.255	103.184	6.375	103.384	103.255	103.184
6.500	107.368	107.240	107.168	6.500	107.368	107.240	107.168	6.500	107.368	107.240	107.168	6.500	104.255	104.127	104.055	6.500	104.255	104.127	104.055
6.625	107.787	107.659	107.587	6.625	107.787	107.659	107.587	6.625	107.787	107.659	107.587	6.625	104.524	104.396	104.324	6.625	104.524	104.396	104.324
6.750	108.068	107.939	107.868	6.750	108.068	107.939	107.868	6.750	108.068	107.939	107.868	6.750	104.655	104.526	104.455	6.750	104.655	104.526	104.455
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	101.310	101.210	101.110	4.250	101.724	101.624	101.524	4.250	102.099	101.999	101.899	4.250	102.099	101.999	101.899	3.750	101.070	100.970	100.870
4.875	101.918	101.818	101.718	4.375	102.146	102.046	101.946	4.375	102.521	102.421	102.321	4.375	102.521	102.421	102.321	3.875	101.561	101.461	101.361
4.990	102.101	102.001	101.901	4.500	102.473	102.373	102.273	4.500	102.848	102.748	102.648	4.500	102.848	102.748	102.648	3.990	101.673	101.573	101.473
5.000	102.201	102.101	102.001	4.625	102.884	102.784	102.684	4.625	103.259	103.159	103.059	4.625	103.259	103.159	103.059	4.000	101.773	101.673	101.573
5.125	101.663	101.563	101.463	4.750	103.377	103.277	103.177	4.750	103.752	103.652	103.552	4.750	103.752	103.652	103.552	4.125	102.285	102.185	102.085
5.250	102.105	102.005	101.905	4.875	103.754	103.654	103.554	4.875	104.129	104.029	103.929	4.875	104.129	104.029	103.929	4.250	102.636	102.536	102.436
5.375	103.100	103.000	102.900	4.990	103.916	103.816	103.716	4.990	104.041	103.941	103.841	4.990	104.041	103.941	103.841	4.375	103.036	102.936	102.836
5.500	103.362	103.262	103.162	5.000	104.016	103.916	103.816	5.000	104.141	104.041	103.941	5.000	104.141	104.041	103.941	4.500	102.589	102.489	102.389
5.625	102.564	102.464	102.364	5.125	104.041	103.941	103.841	5.125	104.166	104.066	103.966	5.125	104.166	104.066	103.966	4.625	103.004	102.904	102.804
5.750	102.996	102.896	102.796	5.250	104.367	104.267	104.167	5.250	104.492	104.392	104.292	5.250	104.492	104.392	104.292	4.750	103.423	103.323	103.223
5.875	103.285	103.185	103.085	5.375	104.773	104.673	104.573	5.375	104.773	104.673	104.573	5.375	104.773	104.673	104.573	4.875	103.762	103.662	103.562
5.990	103.432	103.332	103.232	5.500	104.997	104.897	104.797	5.500	104.997	104.897	104.797	5.500	104.997	104.897	104.797	4.990	103.320	103.220	103.120
6.000	103.532	103.432	103.332	5.625	104.766	104.666	104.566	5.625	104.766	104.666	104.566	5.625	104.766	104.666	104.566	5.000	103.420	103.320	103.220
6.125	102.297	102.185	102.097	5.750	105.073	104.973	104.873	5.750	105.073	104.973	104.873	5.750	105.073	104.973	104.873	5.125	103.748	103.648	103.548
6.250	103.137	103.026	102.937	5.875	105.472	105.372	105.272	5.875	105.472	105.372	105.272	5.875	105.472	105.372	105.272	5.250	103.937	103.837	103.737
6.375	103.384	103.255	103.184	5.990	105.550	105.450	105.350	5.990	105.550	105.450	105.350	5.990	105.550	105.450	105.350	5.375	104.152	104.052	103.952
6.500	104.255	104.127	104.055	6.000	105.650	105.550	105.450	6.000	105.650	105.550	105.450	6.000	105.650	105.550	105.450	5.500	102.624	102.524	102.424
6.625	104.524	104.396	104.324	6.125	105.411	105.300	105.211	6.125	105.411	105.300	105.211	6.125	105.411	105.300	105.211	5.625	102.966	102.866	102.766
6.750	104.655	104.526	104.455	6.250	105.769	105.657	105.569	6.250	105.769	105.657	105.569	6.250	105.769	105.657	105.569	5.750	103.238	103.138	103.038
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	101.570	101.470	101.370	3.750	101.570	101.470	101.370	3.750	100.511	100.411	100.311	3.750	101.011	100.911	100.811	3.750	101.011	100.911	100.811
3.875	101.811	101.711	101.611	3.875	101.811	101.711	101.611	3.875	101.002	100.902	100.802	3.875	101.252	101.152	101.052	3.875	101.252	101.152	101.052
3.990	101.923	101.823	101.723	3.990	101.923	101.823	101.723	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	102.023	101.923	101.823	4.000	102.023	101.923	101.823	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	102.535	102.435	102.335	4.125	102.535	102.435	102.335	4.125	101.226	101.126	101.026	4.125	101.476	101.376	101.276	4.125	101.476	101.376	101.276
4.250	102.886	102.786	102.686	4.250	102.886	102.786	102.686	4.250	101.577	101.477	101.377	4.250	101.827	101.727	101.627	4.250	101.827	101.727	101.627
4.375	102.911	102.811	102.711	4.375	102.911	102.811	102.711	4.375	101.711	101.611	101.511	4.375	101.852	101.752	101.652	4.375	101.852	101.752	101.652
4.500	102.464	102.364	102.264	4.500	102.464	102.364	102.264	4.500	100.932	100.832	100.732	4.500	100.807	100.707	100.607	4.500	100.807	100.707	100.607
4.625	102.879	102.779	102.679	4.625	102.879	102.779	102.679	4.625	101.347	101.247	101.147	4.625	101.222	101.122	101.022	4.625	101.222	101.122	101.022
4.750	103.298	103.198	103.098	4.750	103.298	103.198	103.098	4.750	101.766	101.666	101.566	4.750	101.641	101.541	101.441	4.750	101.641	101.541	101.441
4.875	103.762	103.662	103.562	4.875	103.762	103.662													



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.:

5/20/2019

45 Day Lock Exp.:

6/3/2019

60 Day Lock Exp.:

6/17/2019

W. Rate Sheet Dated: 4/18/2019

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	102.943	102.843	102.743	4.250	101.634	101.534	101.434	3.750	100.954	100.854	100.754	4.750	101.753	101.653	101.553	3.750	100.391	100.291	100.191
4.875	103.460	103.360	103.260	4.375	102.058	101.958	101.858	3.875	101.392	101.292	101.192	4.875	102.270	102.170	102.070	3.875	100.829	100.729	100.629
4.990	103.656	103.556	103.456	4.500	102.388	102.288	102.188	3.990	101.664	101.564	101.464	4.990	102.466	102.366	102.266	3.990	100.602	100.502	100.402
5.000	103.756	103.656	103.556	4.625	102.801	102.701	102.601	4.000	101.764	101.664	101.564	5.000	102.566	102.466	102.366	4.000	100.702	100.602	100.502
5.125	103.716	103.616	103.516	4.750	103.337	103.237	103.137	4.125	102.282	102.182	102.082	5.125	102.122	102.022	101.922	4.125	101.220	101.120	101.020
5.250	104.155	104.055	103.955	4.875	103.694	103.594	103.494	4.250	102.633	102.533	102.433	5.250	102.561	102.461	102.361	4.250	101.571	101.471	101.371
5.375	104.629	104.529	104.429	4.990	103.897	103.797	103.697	4.375	103.033	102.933	102.833	5.375	103.035	102.935	102.835	4.375	101.971	101.871	101.771
5.500	104.876	104.776	104.676	5.000	103.997	103.897	103.797	4.500	102.614	102.514	102.414	5.500	103.282	103.182	103.082	4.500	100.957	100.857	100.757
5.625	104.892	104.792	104.692	5.125	103.998	103.898	103.798	4.625	103.021	102.921	102.821	5.625	102.552	102.452	102.352	4.625	101.364	101.264	101.164
5.750	105.307	105.195	105.107	5.250	104.325	104.225	104.125	4.750	103.442	103.342	103.242	5.750	102.967	102.855	102.767	4.750	101.785	101.685	101.585
5.875	105.584	105.471	105.384	5.375	104.734	104.634	104.534	4.875	103.767	103.667	103.567	5.875	103.244	103.131	103.044	4.875	102.110	102.010	101.910
5.990	105.749	105.637	105.549	5.500	104.960	104.860	104.760	4.990	103.340	103.240	103.140	5.990	103.409	103.297	103.209	4.990	101.433	101.333	101.233
6.000	105.849	105.737	105.649	5.625	104.753	104.641	104.553	5.000	103.440	103.340	103.240	6.000	103.509	103.397	103.309	5.000	101.533	101.433	101.333
6.125	105.712	105.577	105.500	5.750	105.062	104.950	104.862	5.125	103.767	103.667	103.567	6.125	102.290	102.155	102.078	5.125	101.860	101.760	101.660
6.250	105.943	105.808	105.733	5.875	105.463	105.350	105.263	5.250	103.941	103.841	103.741	6.250	103.130	102.995	102.920	5.250	102.034	101.934	101.834
6.375	106.386	106.230	106.186	5.990	105.538	105.426	105.338	5.375	104.158	104.058	103.958	6.375	103.423	103.267	103.223	5.375	102.251	102.151	102.051
6.500	106.784	106.627	106.584	6.000	105.638	105.526	105.438	5.500	102.627	102.512	102.416	6.500	103.671	103.514	103.471	5.500	100.470	100.355	100.259
6.625	107.263	107.107	107.063	6.125	105.404	105.269	105.193	5.625	102.973	102.858	102.765	6.625	104.000	103.844	103.800	5.625	100.816	100.701	100.608
6.750	107.602	107.446	107.402	6.250	105.760	105.625	105.551	5.750	103.247	103.132	103.040	6.750	104.189	104.033	103.989	5.750	101.090	100.975	100.883

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.:

5/20/2019

45 Day Lock Exp.:

6/3/2019

60 Day Lock Exp.:

6/17/2019

W. Rate Sheet Dated: 4/18/2019

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	98.003	97.878	97.753	
3.875	98.381	98.256	98.131	
4.000	98.774	98.649	98.524	
4.125	99.157	99.032	98.907	
4.250	99.544	99.419	99.294	
4.375	99.887	99.762	99.637	
4.500	100.244	100.119	99.994	
4.625	100.598	100.473	100.348	
4.750	100.933	100.808	100.683	
4.875	101.250	101.125	101.000	
5.000	101.560	101.435	101.310	
5.125	101.825	101.700	101.575	
5.250	102.133	102.008	101.883	

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	97.181	97.056	96.931	
3.375	97.755	97.630	97.505	
3.500	98.330	98.205	98.080	
3.625	98.726	98.601	98.476	
3.750	99.173	99.048	98.923	
3.875	99.627	99.502	99.377	
4.000	100.003	99.878	99.753	
4.125	100.263	100.138	100.013	
4.250	100.608	100.483	100.358	
4.375	100.933	100.808	100.683	
4.500	101.166	101.041	100.916	

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	97.867	97.742	97.617	
3.375	98.385	98.260	98.135	
3.500	98.814	98.689	98.564	
3.625	99.217	99.092	98.967	
3.750	99.593	99.468	99.343	
3.875	99.995	99.870	99.745	
4.000	100.382	100.257	100.132	
4.125	100.665	100.540	100.415	
4.250	100.957	100.832	100.707	
4.375	101.224	101.099	100.974	
4.500	101.436	101.311	101.186	
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)