



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.: 6/18/2019

W. Rate Sheet Dated: 4/19/2019

Release Time: 11:00 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	101.049	100.899	100.749	3.750	100.571	100.421	100.271	2.375	95.979	95.829	95.679	3.125	98.781	98.631	98.481
3.875	101.590	101.440	101.290	3.875	100.987	100.837	100.687	2.500	96.472	96.322	96.172	3.250	98.792	98.642	98.492
4.000	102.117	101.967	101.817	4.000	101.408	101.258	101.108	2.625	96.965	96.815	96.665	3.375	99.175	99.025	98.875
4.125	102.638	102.488	102.338	4.125	101.756	101.606	101.456	2.750	98.334	98.184	98.034	3.500	99.561	99.411	99.261
4.250	102.339	102.239	102.139	4.250	101.841	101.741	101.641	2.875	98.823	98.673	98.523	3.625	99.899	99.749	99.599
4.375	102.808	102.708	102.608	4.375	102.214	102.114	102.014	3.000	99.306	99.156	99.006	Margin = 2.250		Index = 2.430	
4.500	103.239	103.139	103.039	4.500	102.558	102.458	102.358	3.125	99.793	99.643	99.493				
4.625	103.688	103.588	103.488	4.625	103.066	102.966	102.866	3.250	99.853	99.703	99.553				
4.750	103.813	103.713	103.613	4.750	102.495	102.395	102.295	3.375	100.329	100.179	100.029				
4.875	103.370	103.270	103.170	4.875	102.868	102.768	102.668	3.500	100.798	100.648	100.498				
5.000	103.763	103.663	103.563	5.000	103.212	103.112	103.012	3.625	101.173	101.023	100.873				
5.125	104.126	104.026	103.926	5.125	103.720	103.620	103.520	3.750	101.064	100.914	100.764				
5.250	103.576	103.476	103.376	5.250	103.133	103.033	102.933	3.875	101.458	101.308	101.158				
5.375	104.008	103.908	103.808	5.375	103.506	103.406	103.306	4.000	101.856	101.706	101.556				
5.500	104.401	104.301	104.201	5.500	103.850	103.750	103.650	4.125	102.181	102.031	101.881				
5.625	104.764	104.664	104.564	5.625	104.358	104.258	104.158	4.250	101.658	101.508	101.358				
5.750	104.855	104.755	104.615	5.750	104.287	104.187	104.046	4.375	102.009	101.859	101.709				
5.875	105.287	105.187	105.047	5.875	104.660	104.560	104.420	4.500	102.330	102.180	102.030				
6.000	105.680	105.580	105.439	6.000	105.004	104.904	104.764	4.625	102.815	102.665	102.515				

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	99.899	99.749	99.599	3.750	99.571	99.421	99.271	2.375	94.979	94.829	94.679	3.125	97.781	97.631	97.481
3.875	100.440	100.290	100.140	3.875	99.987	99.837	99.687	2.500	95.472	95.322	95.172	3.250	97.792	97.642	97.492
4.000	100.967	100.817	100.667	4.000	100.408	100.258	100.108	2.625	95.965	95.815	95.665	3.375	98.175	98.025	97.875
4.125	101.488	101.338	101.188	4.125	100.756	100.606	100.456	2.750	97.334	97.184	97.034	3.500	98.561	98.411	98.261
4.250	101.189	101.089	100.989	4.250	100.841	100.741	100.641	2.875	97.823	97.673	97.523	3.625	98.899	98.749	98.599
4.375	101.658	101.558	101.458	4.375	101.214	101.114	101.014	3.000	98.306	98.156	98.006	Margin = 2.250		Index = 2.430	
4.500	102.089	101.989	101.889	4.500	101.558	101.458	101.358	3.125	98.793	98.643	98.493	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.538	102.438	102.338	4.625	102.066	101.966	101.866	3.250	98.853	98.703	98.553	Rate	30 Day	45 Day	60 Day
4.750	102.663	102.563	102.463	4.750	101.495	101.395	101.295	3.375	99.329	99.179	99.029	4.500	100.939	100.689	100.439
4.875	102.220	102.120	102.020	4.875	101.868	101.768	101.668	3.500	99.798	99.648	99.498	4.625	101.388	101.138	100.888
5.000	102.613	102.513	102.413	5.000	102.212	102.112	102.012	3.625	100.173	100.023	99.873	4.750	100.638	100.388	100.138
5.125	102.976	102.876	102.776	5.125	102.720	102.620	102.520	3.750	100.064	99.914	99.764	4.875	101.070	100.820	100.570
5.250	102.426	102.326	102.226	5.250	102.133	102.033	101.933	3.875	100.458	100.308	100.158	5.000	101.463	101.213	100.963
5.375	102.858	102.758	102.658	5.375	102.506	102.406	102.306	4.000	100.856	100.706	100.556	5.125	101.826	101.576	101.326
5.500	103.251	103.151	103.051	5.500	102.850	102.750	102.650	4.125	101.181	101.031	100.881	5.250	101.276	101.026	100.776
5.625	103.614	103.514	103.414	5.625	103.358	103.258	103.158	4.250	100.658	100.508	100.358	5.375	102.000	101.750	101.500
5.750	103.705	103.605	103.465	5.750	103.287	103.187	103.046	4.375	101.009	100.859	100.709	5.500	102.250	102.000	101.750
5.875	104.137	104.037	103.897	5.875	103.660	103.560	103.420	4.500	101.330	101.180	101.030	5.625	102.500	102.250	102.000
6.000	104.530	104.430	104.289	6.000	104.004	103.904	103.764	4.625	101.815	101.665	101.515	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	N/A	N/A	N/A	5.250	N/A	N/A	N/A
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A
5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A
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	

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:	4/19/2019	5.000%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.500	98.189	97.939	97.689	
4.625	98.638	98.388	98.138	
4.750	97.888	97.638	97.388	
4.875	98.320	98.070	97.820	
5.000	98.713	98.463	98.213	
5.125	99.076	98.826	98.576	
5.250	98.526	98.276	98.026	
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: 4/19/2019

Release Time: 11:00 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	99.736	99.586	99.436	3.750	99.258	99.108	98.958	2.375	92.479	92.329	92.179	3.125	97.09	96.944	96.794
3.875	100.278	100.128	99.978	3.875	99.675	99.525	99.375	2.500	92.972	92.822	92.672	3.250	97.79	97.642	97.492
4.000	100.804	100.654	100.504	4.000	100.096	99.946	99.796	2.625	93.465	93.315	93.165	3.375	98.17	98.025	97.875
4.125	101.326	101.176	101.026	4.125	100.443	100.293	100.143	2.750	96.646	96.496	96.346	3.500	98.56	98.411	98.261
4.250	101.292	101.192	101.092	4.250	100.794	100.694	100.594	2.875	97.135	96.985	96.835	3.625	98.90	98.749	98.599
4.375	101.761	101.661	101.561	4.375	101.167	101.067	100.967	3.000	97.619	97.469	97.319	Margin = 2.250		Index = 2.430	
4.500	102.192	102.092	101.992	4.500	101.511	101.411	101.311	3.125	98.105	97.955	97.805				
4.625	102.641	102.541	102.441	4.625	102.019	101.919	101.819	3.250	98.853	98.703	98.553				
4.750	102.610	102.510	102.410	4.750	101.291	101.191	101.091	3.375	99.329	99.179	99.029				
4.875	102.167	102.067	101.967	4.875	101.665	101.565	101.465	3.500	99.798	99.648	99.498				
5.000	102.560	102.460	102.360	5.000	102.009	101.909	101.809	3.625	100.173	100.023	99.873				
5.125	102.923	102.823	102.723	5.125	102.517	102.417	102.317	3.750	99.751	99.601	99.451				
5.250	102.201	102.101	102.001	5.250	101.758	101.658	101.558	3.875	100.145	99.995	99.845				
5.375	102.633	102.533	102.433	5.375	102.131	102.031	101.931	4.000	100.544	100.394	100.244				
5.500	103.026	102.926	102.826	5.500	102.475	102.375	102.275	4.125	100.869	100.719	100.569				
5.625	103.389	103.289	103.189	5.625	102.983	102.883	102.783	4.250	100.611	100.461	100.311				
5.750	102.980	102.880	102.740	5.750	102.412	102.312	102.171	4.375	100.962	100.812	100.662				
5.875	103.412	103.312	103.172	5.875	102.785	102.685	102.545	4.500	101.283	101.133	100.983				
6.000	103.805	103.705	103.564	6.000	103.129	103.029	102.889	4.625	101.768	101.618	101.468				

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	98.586	98.436	98.286	3.750	98.258	98.108	97.958	2.375	93.229	93.079	92.929	3.125	96.094	95.944	95.794
3.875	99.128	98.978	98.828	3.875	98.675	98.525	98.375	2.500	93.722	93.572	93.422	3.250	96.792	96.642	96.492
4.000	99.654	99.504	99.354	4.000	99.096	98.946	98.796	2.625	94.215	94.065	93.915	3.375	97.175	97.025	96.875
4.125	100.176	100.026	99.876	4.125	99.443	99.293	99.143	2.750	96.427	96.277	96.127	3.500	97.561	97.411	97.261
4.250	100.142	100.042	99.942	4.250	99.794	99.694	99.594	2.875	96.917	96.767	96.617	3.625	97.899	97.749	97.599
4.375	100.611	100.511	100.411	4.375	100.167	100.067	99.967	3.000	97.400	97.250	97.100	Margin = 2.250		Index = 2.430	
4.500	101.042	100.942	100.842	4.500	100.511	100.411	100.311	3.125	97.887	97.737	97.587	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.491	101.391	101.291	4.625	101.019	100.919	100.819	3.250	97.759	97.609	97.459	Rate	30 Day	45 Day	60 Day
4.750	101.460	101.360	101.260	4.750	100.291	100.191	100.091	3.375	98.235	98.085	97.935	4.500	99.892	99.642	99.392
4.875	101.017	100.917	100.817	4.875	100.665	100.565	100.465	3.500	98.704	98.554	98.404	4.625	100.341	100.091	99.841
5.000	101.410	101.310	101.210	5.000	101.009	100.909	100.809	3.625	99.080	98.930	98.780	4.750	99.435	99.185	98.935
5.125	101.773	101.673	101.573	5.125	101.517	101.417	101.317	3.750	98.814	98.664	98.514	4.875	99.867	99.617	99.367
5.250	101.051	100.951	100.851	5.250	100.758	100.658	100.558	3.875	99.208	99.058	98.908	5.000	100.260	100.010	99.760
5.375	101.483	101.383	101.283	5.375	101.131	101.031	100.931	4.000	99.606	99.456	99.306	5.125	100.623	100.373	100.123
5.500	101.876	101.776	101.676	5.500	101.475	101.375	101.275	4.125	99.931	99.781	99.631	5.250	99.901	99.651	99.401
5.625	102.239	102.139	102.039	5.625	101.983	101.883	101.783	4.250	99.095	98.945	98.795	5.375	100.625	100.375	100.125
5.750	101.830	101.730	101.590	5.750	101.412	101.312	101.171	4.375	99.446	99.296	99.146	5.500	100.875	100.625	100.375
5.875	102.262	102.162	102.022	5.875	101.785	101.685	101.545	4.500	99.768	99.618	99.468	5.625	101.125	100.875	100.625
6.000	102.655	102.555	102.414	6.000	102.129	102.029	101.889	4.625	100.253	100.103	99.953	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 / 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:	4/19/2019	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	N/A	N/A	N/A	5.250	N/A	N/A	N/A
5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A
5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A
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	97.142	96.892	96.642	
4.625	97.591	97.341	97.091	
4.750	96.685	96.435	96.185	
4.875	97.117	96.867	96.617	
5.000	97.510	97.260	97.010	
5.125	97.873	97.623	97.373	
5.250	97.151	96.901	96.651	
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
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.: 6/18/2019

W. Rate Sheet Dated: 4/19/2019

Release Time: 11:00 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	101.594	101.494	101.394	4.375	100.680	100.580	100.480	4.375	100.493	100.393	100.293	4.375	100.692	100.592	100.492	4.375	99.778	99.678	99.578
4.500	102.098	101.998	101.898	4.500	101.235	101.135	101.035	4.500	101.048	100.948	100.848	4.500	101.215	101.115	101.015	4.500	100.352	100.252	100.152
4.625	102.432	102.332	102.232	4.625	101.639	101.539	101.439	4.625	101.452	101.352	101.252	4.625	101.451	101.351	101.251	4.625	100.658	100.558	100.458
4.750	102.800	102.700	102.600	4.750	102.326	102.226	102.126	4.750	102.322	102.222	102.122	4.750	101.727	101.627	101.527	4.750	101.253	101.153	101.053
4.875	103.195	103.095	102.995	4.875	102.772	102.672	102.572	4.875	102.772	102.672	102.572	4.875	102.220	102.120	102.020	4.875	101.797	101.697	101.597
4.990	103.504	103.404	103.304	4.990	103.127	103.027	102.927	4.990	103.127	103.027	102.927	4.990	102.588	102.488	102.388	4.990	102.211	102.111	102.011
5.000	103.604	103.504	103.404	5.000	103.227	103.127	103.027	5.000	103.227	103.127	103.027	5.000	102.688	102.588	102.488	5.000	102.311	102.211	102.111
5.125	103.847	103.747	103.647	5.125	103.533	103.433	103.333	5.125	103.533	103.433	103.333	5.125	102.586	102.486	102.386	5.125	102.272	102.172	102.072
5.250	104.206	104.093	104.006	5.250	104.050	103.950	103.850	5.250	104.140	104.040	103.940	5.250	102.777	102.664	102.577	5.250	102.621	102.521	102.421
5.375	104.501	104.388	104.301	5.375	104.386	104.286	104.186	5.375	104.480	104.380	104.280	5.375	103.242	103.129	103.042	5.375	103.127	103.027	102.927
5.500	104.752	104.639	104.552	5.500	104.666	104.566	104.466	5.500	104.759	104.659	104.559	5.500	103.675	103.562	103.475	5.500	103.589	103.489	103.389
5.625	104.843	104.730	104.643	5.625	104.897	104.797	104.697	5.625	104.990	104.890	104.790	5.625	103.610	103.497	103.410	5.625	103.610	103.510	103.410
5.750	105.369	105.210	105.169	5.750	105.593	105.493	105.393	5.750	105.652	105.552	105.452	5.750	103.103	102.944	102.903	5.750	103.103	103.003	102.903
5.875	105.549	105.390	105.349	5.875	105.937	105.837	105.737	5.875	106.000	105.900	105.800	5.875	103.559	103.400	103.359	5.875	103.559	103.459	103.359
5.990	105.656	105.497	105.456	5.990	106.118	106.018	105.918	5.990	106.180	106.080	105.980	5.990	103.911	103.752	103.711	5.990	103.911	103.811	103.711
6.000	105.756	105.597	105.556	6.000	106.218	106.118	106.018	6.000	106.280	106.180	106.080	6.000	104.011	103.852	103.811	6.000	104.011	103.911	103.811
6.125	105.884	105.725	105.684	6.125	106.486	106.386	106.286	6.125	106.549	106.449	106.349	6.125	104.246	104.087	104.046	6.125	104.246	104.146	104.046
6.250	106.003	105.882	105.803	6.250	106.637	106.516	106.437	6.250	106.664	106.543	106.464	6.250	101.972	101.851	101.772	6.250	101.972	101.851	101.772
6.375	106.201	106.080	106.001	6.375	106.976	106.855	106.776	6.375	107.008	106.887	106.808	6.375	102.431	102.310	102.231	6.375	102.431	102.310	102.231

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	99.591	99.491	99.391	4.625	102.750	102.650	102.550	4.625	101.961	101.861	101.761	4.625	101.898	101.698	101.698	3.375	99.567	99.467	99.367
4.500	100.165	100.065	99.965	4.750	103.195	103.095	102.995	4.750	102.077	101.977	101.877	4.750	102.014	101.814	101.814	3.500	100.006	99.906	99.806
4.625	100.471	100.371	100.271	4.875	103.572	103.472	103.372	4.875	102.501	102.401	102.301	4.875	102.439	102.239	102.239	3.625	100.438	100.338	100.238
4.750	101.249	101.149	101.049	4.990	103.703	103.603	103.503	4.990	102.835	102.735	102.635	4.990	102.773	102.573	102.573	3.750	100.887	100.787	100.687
4.875	101.797	101.697	101.597	5.000	103.803	103.703	103.603	5.000	102.935	102.835	102.735	5.000	102.873	102.673	102.673	3.875	101.286	101.186	101.086
4.990	102.211	102.111	102.011	5.125	104.046	103.946	103.846	5.125	103.261	103.161	103.061	5.125	103.198	102.998	102.998	3.990	101.622	101.522	101.422
5.000	102.311	102.211	102.111	5.250	104.463	104.350	104.263	5.250	103.386	103.286	103.186	5.250	103.230	103.030	103.030	4.000	101.722	101.622	101.522
5.125	102.272	102.172	102.072	5.375	104.658	104.545	104.458	5.375	103.664	103.564	103.464	5.375	103.507	103.307	103.307	4.125	102.132	102.032	101.932
5.250	102.711	102.611	102.511	5.500	104.872	104.759	104.672	5.500	103.931	103.831	103.731	5.500	103.775	103.575	103.575	4.250	102.525	102.425	102.325
5.375	103.221	103.121	103.021	5.625	105.040	104.927	104.840	5.625	104.157	104.057	103.957	5.625	104.001	103.801	103.801	4.375	102.923	102.823	102.723
5.500	103.675	103.575	103.475	5.750	105.260	105.101	105.060	5.750	104.692	104.592	104.492	5.750	104.474	104.274	104.274	4.500	103.318	103.218	103.118
5.625	103.610	103.510	103.410	5.875	105.484	105.325	105.284	5.875	104.997	104.897	104.797	5.875	104.778	104.578	104.578	4.625	103.254	103.154	103.054
5.750	103.103	103.003	102.903	5.990	105.583	105.424	105.383	5.990	105.165	105.065	104.965	5.990	104.947	104.747	104.747	4.750	103.488	103.388	103.288
5.875	103.559	103.459	103.359	6.000	105.683	105.524	105.483	6.000	105.265	105.165	105.065	6.000	105.047	104.847	104.847	4.875	103.723	103.623	103.523
5.990	103.911	103.811	103.711	6.125	105.876	105.717	105.676	6.125	105.531	105.431	105.331	6.125	105.312	105.112	105.112	4.990	103.774	103.674	103.574
6.000	104.011	103.911	103.811	6.250	105.724	105.603	105.524	6.250	105.523	105.402	105.323	6.250	105.304	105.104	105.104	5.000	103.874	103.774	103.674
6.125	104.246	104.146	104.046	6.375	105.939	105.818	105.739	6.375	105.815	105.694	105.615	6.375	105.597	105.397	105.397	5.125	103.514	103.414	103.314
6.250	101.972	101.851	101.772	6.500	106.043	105.922	105.843	6.500	105.970	105.849	105.770	6.500	105.751	105.551	105.551	5.250	103.707	103.607	103.507
6.375	102.431	102.310	102.231	6.625	106.118	105.997	105.918	6.625	106.090	105.969	105.890	6.625	105.872	105.672	105.672	5.375	103.900	103.800	103.700

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				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
4.375	99.991	99.491	99.391	4.625	102.750	102.650	102.550	4.625	101.961	101.861	101.761	4.625	101.898	101.698	101.698	3.375	99.567	99.467	99.367	3.375	99.589	99.389	99.389
4.500	100.165	100.065	99.965	4.750	103.195	103.095	102.995	4.750	102.077	101.977	101.877	4.750	102.014	101.814	101.814	3.500	100.006	99.906	99.806	3.500	100.006	99.806	99.806
4.625	100.471	100.371	100.271	4.875	103.572	103.472	103.372	4.875	102.501	102.401	102.301	4.875	102.439	102.239	102.239	3.625	100.438	100.338	100.238	3.625	100.431	100.231	100.231
4.750	101.249	101.149	101.049	4.990	103.703	103.603	103.503	4.990	102.835	102.735	102.635	4.990	102.773	102.573	102.573	3.750	100.887	100.787	100.687	3.750	101.188	100.988	100.988
4.875	101.797	101.697	101.597	5.000	103.803	103.703	103.603	5.000	102.935	102.835	102.735	5.000	102.873	102.673	102.673	3.875	101.286	101.186	101.086	3.875	101.379	101.179	101.179
4.990	102.211	102.111	102.011	5.125	104.046	103.946	103.846	5.125	103.261	103.161	103.061	5.125	103.198	102.998	102.998	3.990	101.622	101.522	101.422	3.990	101.554	101.354	101.354
5.000	102.311	102.211	102.111	5.250	104.643	104.350	104.263	5.250	103.386	103.286	103.186	5.250	103.320	103.030	103.030	4.000	101.722	101.622	101.522	4.000	101.654	101.454	101.454
5.125	102.272	102.172	102.072	5.375	104.658	104.545	104.458	5.375	103.664	103.564	103.464	5.375	103.507	103.307	103.307	4.125	102.132	102.032	101.932	4.125	101.995	101.795	101.795
5.250	102.611	102.611	102.511	5.500	104.872	104.759	104.672	5.500	103.931	103.831	103.731	5.500	103.775	103.575	103.575	4.250	102.535	102.425	102.325	4.250	102.385	102.185	102.185
5.375	103.775	103.775	103.675	5.625	105.031	104.918	104.831	5.625	104.201	104.101	104.001	5.625	104.045	103.845	103.845	4.375	102.880	102.780	102.680	4.375	102.730	102.530	102.530
5.500	105.715	105.715	105.475	5.750	105.260	105.101	105.060	5.750	104.692	104.592	104.492	5.750	104.474	104.274	104.274	4.500	103.138	102.938	102.938	4.500	103.165	102.965	102.965
5.625	103.610	103.510	103.410	5.875	105.484	105.325	105.284	5.875	104.997	104.897	104.797	5.875	104.778	104.578	104.578	4.625	103.254	103.054	103.054	4.625	103.216	103.016	103.016
5.750	103.103	103.003	102.903	5.990	105.583	105.424	105.383	5.990	105.165	105.065	104.965	5.990	104.947	104.747	104.747	4.750	103.488	103.288	103.288	4.750	103.436	103.236	103.236
5.875	103.559	103.459	103.359	6.000	105.683	105.524	105.483	6.000	105.265	105.165	105.065	6.000	105.047	104.847	104.847	4.875	103.723	103.523	103.523	4.875	103.683	103.483	103.483
5.990	103.911	103.811	103.711	6.125	105.876	105.717	105.676	6.125	105.531	105.431	105.331	6.125	105.312	105.112	105.112	4.990	103.774	103.674	103.574	4.990	103.717	103.517	103.517
6.000	104.011	103.911	103.811	6.250	105.724	105.603	105.524	6.250	105.523	105.402	105.323	6.250	105.304	105.104	105.104	5.000	103.874	103.774	103.674	5.000	103.817	103.617	103.617
6.125	104.246	104.146	104.046	6.375	105.939	105.818	105.739	6.375	105.815	105.694	105.615	6.375	105.597	105.397	105.397	5.125	103.514	103.414	103.314	5.125	103.830	103.630	103.630
6.250	101.972	101.851	101.772	6.500	106.043	105.922	105.843	6.500	105.970	105.849	105.770	6.500	105.751	105.551	105.551	5.250	103.707	103.607	103.507	5.250	103.023	102.823	102.823
6.375	102.431	102.310	102.231	6.625	106.118	105.997	105.918	6.625	106.090	105.969	105.890	6.625	105.872	105.672	105.672	5.375	103.900	103.800	103.700	5.375	103.214	103.014	103.014



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.:

6/18/2019

W. Rate Sheet Dated: 4/19/2019

Release Time: 11:00 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	102.954	102.854	102.754	4.750	102.454	102.354	102.254	4.750	102.454	102.354	102.254	4.750	101.778	101.678	101.578	4.750	101.278	101.178	101.078				
4.875	103.551	103.451	103.351	4.875	103.051	102.951	102.851	4.875	103.051	102.951	102.851	4.875	102.375	102.275	102.175	4.875	101.875	101.775	101.675				
4.990	103.729	103.629	103.529	4.990	103.229	103.129	103.029	4.990	103.229	103.129	103.029	4.990	102.553	102.453	102.353	4.990	102.053	101.953	101.853				
5.000	103.829	103.729	103.629	5.000	103.329	103.229	103.129	5.000	103.329	103.229	103.129	5.000	102.653	102.553	102.453	5.000	102.153	102.053	101.953				
5.125	103.693	103.593	103.493	5.125	103.193	103.093	102.993	5.125	103.193	103.093	102.993	5.125	102.115	102.015	101.915	5.125	101.615	101.515	101.415				
5.250	104.158	104.058	103.958	5.250	103.658	103.558	103.458	5.250	103.658	103.558	103.458	5.250	102.580	102.480	102.380	5.250	102.080	101.980	101.880				
5.375	104.648	104.548	104.448	5.375	104.148	104.048	103.948	5.375	104.148	104.048	103.948	5.375	103.070	102.970	102.870	5.375	102.570	102.470	102.370				
5.500	104.906	104.806	104.706	5.500	104.406	104.306	104.206	5.500	104.406	104.306	104.206	5.500	103.328	103.228	103.128	5.500	102.828	102.728	102.628				
5.625	104.854	104.754	104.654	5.625	104.354	104.254	104.154	5.625	104.354	104.254	104.154	5.625	103.331	103.231	103.131	5.625	102.831	102.731	102.631				
5.750	105.280	105.180	105.080	5.750	104.780	104.680	104.580	5.750	104.780	104.680	104.580	5.750	103.757	103.657	103.557	5.750	103.257	103.157	103.057				
5.875	105.567	105.467	105.367	5.875	105.067	104.967	104.867	5.875	105.067	104.967	104.867	5.875	104.244	104.144	104.044	5.875	103.744	103.644	103.544				
5.990	105.708	105.608	105.508	5.990	105.208	105.108	105.008	5.990	105.208	105.108	105.008	5.990	104.385	104.285	104.185	5.990	103.885	103.785	103.685				
6.000	105.808	105.708	105.608	6.000	105.308	105.208	105.108	6.000	105.308	105.208	105.108	6.000	104.485	104.385	104.285	6.000	103.985	103.885	103.785				
6.125	105.682	105.571	105.462	6.125	105.182	105.071	104.962	6.125	105.182	105.071	104.962	6.125	104.260	104.149	104.039	6.125	103.760	103.650	103.540				
6.250	105.915	105.804	105.715	6.250	105.415	105.304	105.215	6.250	105.415	105.304	105.215	6.250	104.510	104.400	104.290	6.250	104.010	103.900	103.790				
6.375	106.311	106.182	106.111	6.375	105.811	105.682	105.611	6.375	105.811	105.682	105.611	6.375	104.757	104.646	104.536	6.375	104.257	104.147	104.037				
6.500	107.331	107.202	107.131	6.500	106.831	106.702	106.631	6.500	106.831	106.702	106.631	6.500	105.218	105.108	104.998	6.500	104.718	104.608	104.498				
6.625	107.751	107.623	107.551	6.625	107.251	107.123	107.051	6.625	107.251	107.123	107.051	6.625	105.625	105.515	105.405	6.625	105.125	105.015	104.905				
6.750	108.032	107.904	107.832	6.750	107.532	107.404	107.332	6.750	107.532	107.404	107.332	6.750	106.119	106.009	105.899	6.750	105.619	105.509	105.399				
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	101.278	101.178	101.078	4.250	101.732	101.632	101.532	4.250	102.107	102.007	101.907	4.250	102.107	102.007	101.907	3.750	101.032	100.932	100.832				
4.875	101.875	101.775	101.675	4.375	102.156	102.056	101.956	4.375	102.531	102.431	102.331	4.375	102.531	102.431	102.331	3.875	101.519	101.419	101.319				
4.990	102.053	101.953	101.853	4.500	102.461	102.361	102.261	4.500	102.836	102.736	102.636	4.500	102.836	102.736	102.636	3.990	101.637	101.537	101.437				
5.000	102.153	102.053	101.953	4.625	102.875	102.775	102.675	4.625	103.250	103.150	103.050	4.625	103.250	103.150	103.050	4.000	101.737	101.637	101.537				
5.125	101.615	101.515	101.415	4.750	103.337	103.237	103.137	4.750	103.712	103.612	103.512	4.750	103.712	103.612	103.512	4.125	102.228	102.128	102.028				
5.250	102.080	101.980	101.880	4.875	103.716	103.616	103.516	4.875	104.091	103.991	103.891	4.875	104.091	103.991	103.891	4.250	102.581	102.481	102.381				
5.375	103.070	102.970	102.870	4.990	103.866	103.766	103.666	4.990	104.244	104.144	104.044	4.990	104.244	104.144	104.044	4.375	102.977	102.877	102.777				
5.500	103.328	103.228	103.128	5.000	104.066	103.966	103.866	5.000	104.619	104.519	104.419	5.000	104.619	104.519	104.419	4.500	103.262	103.162	103.062				
5.625	103.531	103.431	103.331	5.125	104.421	104.321	104.221	5.125	104.974	104.874	104.774	5.125	104.974	104.874	104.774	4.625	103.662	103.562	103.462				
5.750	104.957	104.857	104.757	5.250	104.781	104.681	104.581	5.250	105.334	105.234	105.134	5.250	105.334	105.234	105.134	4.750	104.062	103.962	103.862				
5.875	105.244	105.144	105.044	5.375	105.145	105.045	104.945	5.375	105.798	105.698	105.598	5.375	105.798	105.698	105.598	4.875	104.452	104.352	104.252				
5.990	105.385	105.285	105.185	5.500	105.477	105.377	105.277	5.500	106.051	105.951	105.851	5.500	106.051	105.951	105.851	4.990	104.747	104.647	104.547				
6.000	105.485	105.385	105.285	5.625	105.730	105.630	105.530	5.625	106.304	106.204	106.104	5.625	106.304	106.204	106.104	5.000	105.042	104.942	104.842				
6.125	106.260	106.149	106.039	5.750	106.038	105.928	105.818	5.750	106.581	106.481	106.381	5.750	106.581	106.481	106.381	5.125	105.337	105.237	105.137				
6.250	106.510	106.400	106.290	5.875	106.438	106.328	106.218	5.875	106.836	106.736	106.636	5.875	106.836	106.736	106.636	5.250	105.632	105.532	105.432				
6.375	106.348	106.239	106.129	5.990	106.517	106.407	106.297	5.990	106.917	106.817	106.717	5.990	106.917	106.817	106.717	5.375	105.927	105.827	105.727				
6.500	106.218	106.109	105.999	6.000	106.617	106.507	106.397	6.000	107.117	107.017	106.917	6.000	107.117	107.017	106.917	5.500	106.222	106.122	106.022				
6.625	106.488	106.360	106.240	6.125	106.575	106.465	106.355	6.125	107.375	107.275	107.175	6.125	107.375	107.275	107.175	5.625	106.522	106.422	106.322				
6.750	106.619	106.491	106.371	6.250	106.734	106.624	106.514	6.250	107.734	107.634	107.534	6.250	107.734	107.634	107.534	5.750	106.826	106.726	106.626				
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	101.532	101.432	101.332	3.750	101.532	101.432	101.332	3.750	100.473	100.373	100.273	3.750	100.973	100.873	100.773	3.750	100.973	100.873	100.773				
3.875	101.769	101.669	101.569	3.875	101.769	101.669	101.569	3.875	100.960	100.860	100.760	3.875	101.210	101.110	101.010	3.875	101.210	101.110	101.010				
3.990	101.887	101.787	101.687	3.990	101.887	101.787	101.687	3.990	100.578	100.478	100.378	3.990	101.828	101.728	101.628	3.990	101.828	101.728	101.628				
4.000	101.987	101.887	101.787	4.000	101.987	101.887	101.787	4.000	100.678	100.578	100.478	4.000	100.928	100.828	100.728	4.000	100.928	100.828	100.728				
4.125	102.478	102.378	102.278	4.125	102.478	102.378	102.278	4.125	101.169	101.069	100.969	4.125	101.419	101.319	101.219	4.125	101.419	101.319	101.219				
4.250	102.831	102.731	102.631	4.250	102.831	102.731	102.631	4.250	101.522	101.422	101.322	4.250	101.772	101.672	101.572	4.250	101.772	101.672	101.572				
4.375	102.852	102.752	102.652	4.375	102.852	102.752	102.652	4.375	101.918	101.818	101.718	4.375	101.793	101.693	101.593	4.375	101.793	101.693	101.593				
4.500	102.517	102.417	102.317	4.500	102.517	102.417	102.317	4.500	100.985	100.885	100.785	4.500	100.860	100.760	100.660	4.500	100.860	100.760	100.660				
4.625	102.921	102.821	102.721	4.625	102.921	102.821	102.721	4.625	101.389	101.289	101.189	4.625	101.264	101.164	101.064	4.625	101.264	101.164	101.064				
4.750	103.367	103.267	103.167	4.750	103.367	103.267	103.167	4.750	101.835	101.735	101.635	4.750	101.710	101.610	101.510	4.750	101.710	101.610	101.510				
4.875	103.829																						



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.:

6/18/2019

W. Rate Sheet Dated: 4/19/2019

Release Time: 11:00 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	102.986	102.886	102.786	4.250	101.724	101.624	101.524	3.750	101.070	100.970	100.870	4.750	101.810	101.710	101.610	3.750	100.511	100.411	100.311
4.875	103.594	103.494	103.394	4.375	102.146	102.046	101.946	3.875	101.561	101.461	101.361	4.875	102.418	102.318	102.218	3.875	101.002	100.902	100.802
4.990	103.777	103.677	103.577	4.500	102.473	102.373	102.273	3.990	101.673	101.573	101.473	4.990	102.601	102.501	102.401	3.990	100.614	100.514	100.414
5.000	103.877	103.777	103.677	4.625	102.884	102.784	102.684	4.000	101.773	101.673	101.573	5.000	102.701	102.601	102.501	4.000	100.714	100.614	100.514
5.125	103.741	103.641	103.541	4.750	103.377	103.277	103.177	4.125	102.285	102.185	102.085	5.125	102.163	102.063	101.963	4.125	101.226	101.126	101.026
5.250	104.183	104.083	103.983	4.875	103.754	103.654	103.554	4.250	102.636	102.536	102.436	5.250	102.605	102.505	102.405	4.250	101.577	101.477	101.377
5.375	104.678	104.578	104.478	4.990	103.916	103.816	103.716	4.375	103.036	102.936	102.836	5.375	103.100	103.000	102.900	4.375	101.977	101.877	101.777
5.500	104.940	104.840	104.740	5.000	104.016	103.916	103.816	4.500	102.589	102.489	102.389	5.500	103.362	103.262	103.162	4.500	100.932	100.832	100.732
5.625	104.887	104.787	104.687	5.125	104.041	103.941	103.841	4.625	103.004	102.904	102.804	5.625	102.564	102.464	102.364	4.625	101.347	101.247	101.147
5.750	105.319	105.219	105.119	5.250	104.367	104.267	104.167	4.750	103.423	103.323	103.223	5.750	102.996	102.896	102.796	4.750	101.766	101.666	101.566
5.875	105.608	105.508	105.408	5.375	104.773	104.673	104.573	4.875	103.762	103.662	103.562	5.875	103.285	103.185	103.085	4.875	102.105	102.005	101.905
5.990	105.755	105.655	105.555	5.500	104.997	104.897	104.797	4.990	103.320	103.220	103.120	5.990	103.432	103.332	103.232	4.990	101.413	101.313	101.213
6.000	105.855	105.755	105.655	5.625	104.766	104.666	104.566	5.000	103.420	103.320	103.220	6.000	103.532	103.432	103.332	5.000	101.513	101.413	101.313
6.125	105.719	105.607	105.519	5.750	105.073	104.973	104.873	5.125	103.748	103.648	103.548	6.125	102.297	102.185	102.097	5.125	101.841	101.741	101.641
6.250	105.950	105.839	105.750	5.875	105.472	105.372	105.272	5.250	103.937	103.837	103.737	6.250	103.137	103.026	102.937	5.250	102.030	101.930	101.830
6.375	106.347	106.218	106.147	5.990	105.550	105.450	105.350	5.375	104.152	104.052	103.952	6.375	103.384	103.255	103.184	5.375	102.245	102.145	102.045
6.500	106.787	106.659	106.587	6.000	105.650	105.550	105.450	5.500	102.624	102.524	102.424	6.500	103.674	103.546	103.474	5.500	100.467	100.367	100.267
6.625	107.266	107.138	107.066	6.125	105.411	105.300	105.211	5.625	102.966	102.866	102.766	6.625	104.003	103.875	103.803	5.625	100.809	100.709	100.609
6.750	107.607	107.478	107.407	6.250	105.769	105.657	105.569	5.750	103.238	103.138	103.038	6.750	104.194	104.065	103.994	5.750	101.081	100.981	100.881

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@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.:

6/18/2019

W. Rate Sheet Dated: 4/19/2019

Release Time: 11:00 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	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)