



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.: 5/23/2019

45 Day Lock Exp.: 6/7/2019

60 Day Lock Exp.: 6/24/2019

W. Rate Sheet Dated: 4/23/2019

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	100.892	100.742	100.592	3.750	100.234	100.084	99.934	2.375	95.807	95.657	95.507	3.125	98.781	98.631	98.481
3.875	101.434	101.284	101.134	3.875	100.651	100.501	100.351	2.500	96.300	96.150	96.000	3.250	98.792	98.642	98.492
4.000	101.960	101.810	101.660	4.000	101.072	100.922	100.772	2.625	96.793	96.643	96.493	3.375	99.175	99.025	98.875
4.125	102.482	102.332	102.182	4.125	101.419	101.269	101.119	2.750	98.216	98.066	97.916	3.500	99.561	99.411	99.261
4.250	102.246	102.146	102.046	4.250	101.567	101.467	101.367	2.875	98.706	98.556	98.406	3.625	99.899	99.749	99.599
4.375	102.714	102.614	102.514	4.375	101.940	101.840	101.740	3.000	99.189	99.039	98.889	Margin = 2.250		Index = 2.440	
4.500	103.145	103.045	102.945	4.500	102.285	102.185	102.085	3.125	99.676	99.526	99.376				
4.625	103.595	103.495	103.395	4.625	102.792	102.692	102.592	3.250	99.822	99.672	99.522				
4.750	103.720	103.620	103.520	4.750	102.268	102.168	102.068	3.375	100.298	100.148	99.998				
4.875	103.323	103.223	103.123	4.875	102.641	102.541	102.441	3.500	100.766	100.616	100.466				
5.000	103.716	103.616	103.516	5.000	102.985	102.885	102.785	3.625	101.142	100.992	100.842				
5.125	104.079	103.979	103.879	5.125	103.493	103.393	103.293	3.750	101.064	100.914	100.764				
5.250	103.545	103.445	103.345	5.250	102.922	102.822	102.722	3.875	101.458	101.308	101.158				
5.375	103.977	103.877	103.777	5.375	103.295	103.195	103.095	4.000	101.856	101.706	101.556				
5.500	104.370	104.270	104.170	5.500	103.639	103.539	103.439	4.125	102.181	102.031	101.881				
5.625	104.733	104.633	104.533	5.625	104.147	104.047	103.947	4.250	101.611	101.461	101.311				
5.750	104.840	104.740	104.640	5.750	104.091	103.991	103.891	4.375	101.962	101.812	101.662				
5.875	105.272	105.172	105.072	5.875	104.465	104.365	104.265	4.500	102.283	102.133	101.983				
6.000	105.664	105.564	105.464	6.000	104.809	104.709	104.609	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	99.742	99.592	99.442	3.750	99.234	99.084	98.934	2.375	94.807	94.657	94.507	3.125	97.781	97.631	97.481
3.875	100.284	100.134	99.984	3.875	99.651	99.501	99.351	2.500	95.300	95.150	95.000	3.250	97.792	97.642	97.492
4.000	100.810	100.660	100.510	4.000	100.072	99.922	99.772	2.625	95.793	95.643	95.493	3.375	98.175	98.025	97.875
4.125	101.332	101.182	101.032	4.125	100.419	100.269	100.119	2.750	97.216	97.066	96.916	3.500	98.561	98.411	98.261
4.250	101.096	100.996	100.896	4.250	100.567	100.467	100.367	2.875	97.706	97.556	97.406	3.625	98.899	98.749	98.599
4.375	101.564	101.464	101.364	4.375	100.940	100.840	100.740	3.000	98.189	98.039	97.889	Margin = 2.250		Index = 2.440	
4.500	101.995	101.895	101.795	4.500	101.285	101.185	101.085	3.125	98.676	98.526	98.376	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.445	102.345	102.245	4.625	101.792	101.692	101.592	3.250	98.822	98.672	98.522	Rate	30 Day	45 Day	60 Day
4.750	102.570	102.470	102.370	4.750	101.268	101.168	101.068	3.375	99.298	99.148	98.998	4.500	100.845	100.595	100.345
4.875	102.173	102.073	101.973	4.875	101.641	101.541	101.441	3.500	99.766	99.616	99.466	4.625	101.295	101.045	100.795
5.000	102.566	102.466	102.366	5.000	101.985	101.885	101.785	3.625	100.142	99.992	99.842	4.750	100.591	100.341	100.091
5.125	102.929	102.829	102.729	5.125	102.493	102.393	102.293	3.750	100.064	99.914	99.764	4.875	101.023	100.773	100.523
5.250	102.395	102.295	102.195	5.250	101.922	101.822	101.722	3.875	100.458	100.308	100.158	5.000	101.416	101.166	100.916
5.375	102.827	102.727	102.627	5.375	102.295	102.195	102.095	4.000	100.856	100.706	100.556	5.125	101.779	101.529	101.279
5.500	103.220	103.120	103.020	5.500	102.639	102.539	102.439	4.125	101.181	101.031	100.881	5.250	101.245	100.995	100.745
5.625	103.583	103.483	103.383	5.625	103.147	103.047	102.947	4.250	100.611	100.461	100.311	5.375	102.000	101.750	101.500
5.750	103.690	103.590	103.490	5.750	103.091	102.991	102.891	4.375	100.962	100.812	100.662	5.500	102.250	102.000	101.750
5.875	104.122	104.022	103.922	5.875	103.465	103.365	103.265	4.500	101.283	101.133	100.983	5.625	102.500	102.250	102.000
6.000	104.514	104.414	104.314	6.000	103.809	103.709	103.609	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	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	98.095	97.845	97.595	
4.625	98.545	98.295	98.045	
4.750	97.841	97.591	97.341	
4.875	98.273	98.023	97.773	
5.000	98.666	98.416	98.166	
5.125	99.029	98.779	98.529	
5.250	98.495	98.245	97.995	
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.:

6/7/2019

60 Day Lock Exp.:

#####

W. Rate Sheet Dated: 4/23/2019

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	99.580	99.430	99.280	3.750	98.922	98.772	98.622	2.375	92.307	92.157	92.007	3.125	97.09	96.944	96.794
3.875	100.121	99.971	99.821	3.875	99.339	99.189	99.039	2.500	92.800	92.650	92.500	3.250	97.79	97.642	97.492
4.000	100.648	100.498	100.348	4.000	99.760	99.610	99.460	2.625	93.293	93.143	92.993	3.375	98.17	98.025	97.875
4.125	101.170	101.020	100.870	4.125	100.107	99.957	99.807	2.750	96.529	96.379	96.229	3.500	98.56	98.411	98.261
4.250	101.199	101.099	100.999	4.250	100.520	100.420	100.320	2.875	97.018	96.868	96.718	3.625	98.90	98.749	98.599
4.375	101.667	101.567	101.467	4.375	100.894	100.794	100.694	3.000	97.502	97.352	97.202	Margin = 2.250		Index = 2.440	
4.500	102.098	101.998	101.898	4.500	101.238	101.138	101.038	3.125	97.988	97.838	97.688				
4.625	102.548	102.448	102.348	4.625	101.745	101.645	101.545	3.250	98.822	98.672	98.522				
4.750	102.516	102.416	102.316	4.750	101.065	100.965	100.865	3.375	99.298	99.148	98.998				
4.875	102.120	102.020	101.920	4.875	101.438	101.338	101.238	3.500	99.766	99.616	99.466				
5.000	102.513	102.413	102.313	5.000	101.782	101.682	101.582	3.625	100.142	99.992	99.842				
5.125	102.876	102.776	102.676	5.125	102.290	102.190	102.090	3.750	99.751	99.601	99.451				
5.250	102.170	102.070	101.970	5.250	101.547	101.447	101.347	3.875	100.145	99.995	99.845				
5.375	102.602	102.502	102.402	5.375	101.920	101.820	101.720	4.000	100.544	100.394	100.244				
5.500	102.995	102.895	102.795	5.500	102.264	102.164	102.064	4.125	100.869	100.719	100.569				
5.625	103.358	103.258	103.158	5.625	102.772	102.672	102.572	4.250	100.564	100.414	100.264				
5.750	102.965	102.865	102.765	5.750	102.216	102.116	102.016	4.375	100.915	100.765	100.615				
5.875	103.397	103.297	103.197	5.875	102.590	102.490	102.390	4.500	101.237	101.087	100.937				
6.000	103.789	103.689	103.589	6.000	102.934	102.834	102.734	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	98.430	98.280	98.130	3.750	97.922	97.772	97.622	2.375	93.057	92.907	92.757	3.125	96.094	95.944	95.794
3.875	98.971	98.821	98.671	3.875	98.339	98.189	98.039	2.500	93.550	93.400	93.250	3.250	96.792	96.642	96.492
4.000	99.498	99.348	99.198	4.000	98.760	98.610	98.460	2.625	94.043	93.893	93.743	3.375	97.175	97.025	96.875
4.125	100.020	99.870	99.720	4.125	99.107	98.957	98.807	2.750	96.310	96.160	96.010	3.500	97.561	97.411	97.261
4.250	100.049	99.949	99.849	4.250	99.520	99.420	99.320	2.875	96.799	96.649	96.499	3.625	97.899	97.749	97.599
4.375	100.517	100.417	100.317	4.375	99.894	99.794	99.694	3.000	97.283	97.133	96.983	Margin = 2.250		Index = 2.440	
4.500	100.948	100.848	100.748	4.500	100.238	100.138	100.038	3.125	97.770	97.620	97.470	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.398	101.298	101.198	4.625	100.745	100.645	100.545	3.250	97.728	97.578	97.428	Rate	30 Day	45 Day	60 Day
4.750	101.366	101.266	101.166	4.750	100.065	99.965	99.865	3.375	98.204	98.054	97.904	4.500	99.798	99.548	99.298
4.875	100.970	100.870	100.770	4.875	100.438	100.338	100.238	3.500	98.673	98.523	98.373	4.625	100.248	99.998	99.748
5.000	101.363	101.263	101.163	5.000	100.782	100.682	100.582	3.625	99.048	98.898	98.748	4.750	99.388	99.138	98.888
5.125	101.726	101.626	101.526	5.125	101.290	101.190	101.090	3.750	98.814	98.664	98.514	4.875	99.820	99.570	99.320
5.250	101.020	100.920	100.820	5.250	100.547	100.447	100.347	3.875	99.208	99.058	98.908	5.000	100.213	99.963	99.713
5.375	101.452	101.352	101.252	5.375	100.920	100.820	100.720	4.000	99.606	99.456	99.306	5.125	100.576	100.326	100.076
5.500	101.845	101.745	101.645	5.500	101.264	101.164	101.064	4.125	99.931	99.781	99.631	5.250	99.870	99.620	99.370
5.625	102.208	102.108	102.008	5.625	101.772	101.672	101.572	4.250	99.048	98.898	98.748	5.375	100.625	100.375	100.125
5.750	101.815	101.715	101.615	5.750	101.216	101.116	101.016	4.375	99.399	99.249	99.099	5.500	100.875	100.625	100.375
5.875	102.247	102.147	102.047	5.875	101.590	101.490	101.390	4.500	99.721	99.571	99.421	5.625	101.125	100.875	100.625
6.000	102.639	102.539	102.439	6.000	101.934	101.834	101.734	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 / 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:	4/23/2019	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	97.048	96.798	96.548	
4.625	97.498	97.248	96.998	
4.750	96.638	96.388	96.138	
4.875	97.070	96.820	96.570	
5.000	97.463	97.213	96.963	
5.125	97.826	97.576	97.326	
5.250	97.120	96.870	96.620	
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.: 5/23/2019
45 Day Lock Exp.: 6/7/2019
60 Day Lock Exp.: 6/24/2019

W. Rate Sheet Dated: 4/23/2019

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				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
4.375	101.583	101.483	101.383	4.375	100.594	100.494	100.394	4.375	100.406	100.306	100.206	4.375	100.630	100.530
4.500	102.086	101.986	101.886	4.500	101.149	101.049	100.949	4.500	100.962	100.862	100.762	4.500	101.153	101.053
4.625	102.443	102.343	102.243	4.625	101.576	101.476	101.376	4.625	101.389	101.289	101.189	4.625	101.409	101.309
4.750	102.826	102.726	102.626	4.750	102.280	102.180	102.080	4.750	102.277	102.177	102.077	4.750	101.703	101.603
4.875	103.221	103.121	103.021	4.875	102.727	102.627	102.527	4.875	102.727	102.627	102.527	4.875	102.196	102.096
4.990	103.530	103.430	103.330	4.990	103.081	102.981	102.881	4.990	103.081	102.981	102.881	4.990	102.564	102.464
5.000	103.630	103.530	103.430	5.000	103.181	103.081	102.981	5.000	103.181	103.081	102.981	5.000	102.664	102.564
5.125	103.733	103.633	103.533	5.125	103.497	103.397	103.297	5.125	103.497	103.397	103.297	5.125	102.572	102.472
5.250	104.075	103.962	103.875	5.250	103.984	103.884	103.784	5.250	104.074	103.974	103.874	5.250	102.747	102.647
5.375	104.370	104.257	104.170	5.375	104.319	104.219	104.119	5.375	104.413	104.313	104.213	5.375	103.212	103.099
5.500	104.622	104.509	104.422	5.500	104.598	104.498	104.398	5.500	104.691	104.591	104.491	5.500	103.643	103.530
5.625	104.763	104.650	104.563	5.625	104.831	104.731	104.631	5.625	104.925	104.825	104.725	5.625	103.579	103.466
5.750	105.262	105.134	105.062	5.750	105.569	105.469	105.369	5.750	105.628	105.528	105.428	5.750	103.046	102.918
5.875	105.442	105.314	105.242	5.875	105.913	105.813	105.713	5.875	105.976	105.876	105.776	5.875	103.502	103.374
5.990	105.550	105.422	105.350	5.990	106.094	105.994	105.894	5.990	106.157	106.057	105.957	5.990	103.855	103.727
6.000	105.650	105.522	105.450	6.000	106.194	106.094	105.994	6.000	106.257	106.157	106.057	6.000	103.955	103.827
6.125	105.777	105.649	105.577	6.125	106.462	106.362	106.262	6.125	106.525	106.425	106.325	6.125	104.189	104.060
6.250	105.952	105.831	105.752	6.250	106.585	106.464	106.385	6.250	106.613	106.492	106.413	6.250	104.191	104.050
6.375	106.149	106.028	105.949	6.375	106.925	106.804	106.725	6.375	106.956	106.835	106.756	6.375	104.299	104.160

30/25 Year >125 High Balance														
20 Year					20 Year 105-125					20 Year >125				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
4.375	99.453	99.353	99.253	4.625	102.687	102.587	102.487	4.625	101.858	101.758	101.658	4.625	101.796	101.596
4.500	100.029	99.929	99.829	4.750	103.131	103.031	102.931	4.750	101.991	101.891	101.791	4.750	101.928	101.728
4.625	100.355	100.255	100.155	4.875	103.508	103.408	103.308	4.875	102.416	102.316	102.216	4.875	102.353	102.153
4.750	101.154	101.054	100.954	4.990	103.639	103.539	103.439	4.990	102.750	102.650	102.550	4.990	102.687	102.487
4.875	101.702	101.602	101.502	5.000	103.739	103.639	103.539	5.000	102.850	102.750	102.650	5.000	102.787	102.587
4.990	102.115	102.015	101.915	5.125	103.990	103.890	103.790	5.125	103.175	103.075	102.975	5.125	103.113	102.913
5.000	102.215	102.115	102.015	5.250	104.413	104.300	104.213	5.250	103.301	103.201	103.101	5.250	103.144	102.944
5.125	102.336	102.236	102.136	5.375	104.608	104.495	104.408	5.375	103.577	103.477	103.377	5.375	103.420	103.220
5.250	102.746	102.646	102.546	5.500	104.819	104.706	104.619	5.500	103.843	103.743	103.643	5.500	103.687	103.487
5.375	103.212	103.112	103.012	5.625	104.989	104.876	104.789	5.625	104.071	103.971	103.871	5.625	103.915	103.715
5.500	103.643	103.543	103.443	5.750	105.184	105.056	104.984	5.750	104.649	104.549	104.449	5.750	104.430	104.230
5.625	103.579	103.479	103.379	5.875	105.408	105.280	105.208	5.875	104.953	104.853	104.753	5.875	104.735	104.535
5.750	103.046	102.946	102.846	5.990	105.506	105.377	105.306	5.990	105.122	105.022	104.922	5.990	104.903	104.703
5.875	103.502	103.402	103.302	6.000	105.606	105.477	105.406	6.000	105.222	105.122	105.022	6.000	105.003	104.803
5.990	103.855	103.755	103.655	6.125	105.800	105.672	105.600	6.125	105.487	105.387	105.287	6.125	105.268	105.068
6.000	103.955	103.855	103.755	6.250	105.703	105.582	105.503	6.250	105.451	105.351	105.251	6.250	105.323	105.123
6.125	104.189	104.089	103.989	6.375	105.918	105.797	105.718	6.375	105.744	105.623	105.544	6.375	105.525	105.325
6.250	101.971	101.850	101.771	6.500	106.021	105.900	105.821	6.500	105.898	105.777	105.698	6.500	105.680	105.480
6.375	102.429	102.308	102.229	6.625	106.096	105.975	105.896	6.625	106.019	105.898	105.819	6.625	105.800	105.600

15 Year 105-125														
15 Year >125					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	
4.375	99.453	99.353	99.253	4.625	102.687	102.587	102.487	4.625	101.858	101.758	101.658	4.625	101.796	101.596
4.500	100.029	99.929	99.829	4.750	103.131	103.031	102.931	4.750	101.991	101.891	101.791	4.750	101.928	101.728
4.625	100.355	100.255	100.155	4.875	103.508	103.408	103.308	4.875	102.416	102.316	102.216	4.875	102.353	102.153
4.750	101.154	101.054	100.954	4.990	103.639	103.539	103.439	4.990	102.750	102.650	102.550	4.990	102.687	102.487
4.875	101.702	101.602	101.502	5.000	103.739	103.639	103.539	5.000	102.850	102.750	102.650	5.000	102.787	102.587
4.990	102.115	102.015	101.915	5.125	103.990	103.890	103.790	5.125	103.175	103.075	102.975	5.125	103.113	102.913
5.000	102.215	102.115	102.015	5.250	104.413	104.300	104.213	5.250	103.301	103.201	103.101	5.250	103.144	102.944
5.125	102.336	102.236	102.136	5.375	104.608	104.495	104.408	5.375	103.577	103.477	103.377	5.375	103.420	103.220
5.250	102.746	102.646	102.546	5.500	104.819	104.706	104.619	5.500	103.843	103.743	103.643	5.500	103.687	103.487
5.375	103.212	103.112	103.012	5.625	104.989	104.876	104.789	5.625	104.071	103.971	103.871	5.625	103.915	103.715
5.500	103.643	103.543	103.443	5.750	105.184	105.056	104.984	5.750	104.649	104.549	104.449	5.750	104.430	104.230
5.625	103.579	103.479	103.379	5.875	105.408	105.280	105.208	5.875	104.953	104.853	104.753	5.875	104.735	104.535
5.750	103.046	102.946	102.846	5.990	105.506	105.377	105.306	5.990	105.122	105.022	104.922	5.990	104.903	104.703
5.875	103.502	103.402	103.302	6.000	105.606	105.477	105.406	6.000	105.222	105.122	105.022	6.000	105.003	104.803
5.990	103.855	103.755	103.655	6.125	105.800	105.672	105.600	6.125	105.487	105.387	105.287	6.125	105.268	105.068
6.000	103.955	103.855	103.755	6.250	105.703	105.582	105.503	6.250	105.451	105.351	105.251	6.250	105.323	105.123
6.125	104.189	104.089	103.989	6.375	105.918	105.797	105.718	6.375	105.744	105.623	105.544	6.375	105.525	105.325
6.250	101.971	101.850	101.771	6.500	106.021	105.900	105.821	6.500	105.898	105.777	105.698	6.500	105.680	105.480
6.375	102.429	102.308	102.229	6.625	106.096	105.975	105.896	6.625	106.019	105.898	105.819	6.625	105.800	105.600

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%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500



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.: 5/23/2019
45 Day Lock Exp.: 6/7/2019
60 Day Lock Exp.: 6/24/2019

W. Rate Sheet Dated: 4/23/2019

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	102.862	102.762	102.662	4.750	102.362	102.262	102.162	4.750	102.362	102.262	102.162	4.750	101.679	101.579	101.479	4.750	101.179	101.079	100.979
4.875	103.429	103.329	103.229	4.875	102.929	102.829	102.729	4.875	102.929	102.829	102.729	4.875	102.246	102.146	102.046	4.875	101.746	101.646	101.546
4.990	103.633	103.533	103.433	4.990	103.133	103.033	102.933	4.990	103.133	103.033	102.933	4.990	102.450	102.350	102.250	4.990	101.950	101.850	101.750
5.000	103.733	103.633	103.533	5.000	103.233	103.133	103.033	5.000	103.233	103.133	103.033	5.000	102.550	102.450	102.350	5.000	102.050	101.950	101.850
5.125	103.645	103.545	103.445	5.125	103.145	103.045	102.945	5.125	103.145	103.045	102.945	5.125	102.060	101.960	101.860	5.125	101.560	101.460	101.360
5.250	104.079	103.979	103.879	5.250	103.579	103.479	103.379	5.250	103.579	103.479	103.379	5.250	102.494	102.394	102.294	5.250	101.994	101.894	101.794
5.375	104.578	104.478	104.378	5.375	104.078	104.078	104.378	5.375	104.078	104.078	104.378	5.375	102.993	102.893	102.793	5.375	102.493	102.393	102.293
5.500	104.817	104.717	104.617	5.500	104.817	104.717	104.617	5.500	104.817	104.717	104.617	5.500	103.232	103.132	103.032	5.500	102.732	102.632	102.532
5.625	104.808	104.708	104.608	5.625	104.808	104.708	104.608	5.625	104.808	104.708	104.608	5.625	102.489	102.389	102.289	5.625	101.989	101.889	101.789
5.750	105.218	105.118	105.018	5.750	105.218	105.118	105.018	5.750	105.218	105.118	105.018	5.750	102.899	102.799	102.699	5.750	102.399	102.299	102.199
5.875	105.517	105.417	105.317	5.875	105.517	105.417	105.317	5.875	105.517	105.417	105.317	5.875	103.198	103.098	102.998	5.875	102.698	102.598	102.498
5.990	105.659	105.559	105.459	5.990	105.659	105.559	105.459	5.990	105.659	105.559	105.459	5.990	103.340	103.240	103.140	5.990	102.840	102.740	102.640
6.000	105.759	105.659	105.559	6.000	105.759	105.659	105.559	6.000	105.759	105.659	105.559	6.000	103.440	103.340	103.240	6.000	102.940	102.840	102.740
6.125	105.631	105.512	105.412	6.125	105.631	105.512	105.412	6.125	105.631	105.512	105.412	6.125	102.209	102.090	101.990	6.125	101.709	101.609	101.509
6.250	105.865	105.745	105.647	6.250	105.865	105.745	105.647	6.250	105.865	105.745	105.647	6.250	103.052	102.932	102.834	6.250	102.552	102.452	102.352
6.375	106.252	106.114	106.052	6.375	106.252	106.114	106.052	6.375	106.252	106.114	106.052	6.375	103.289	103.151	103.089	6.375	102.789	102.689	102.589
6.500	107.275	107.137	107.075	6.500	107.275	107.137	107.075	6.500	107.275	107.137	107.075	6.500	104.162	104.024	103.962	6.500	103.662	103.562	103.462
6.625	107.697	107.559	107.497	6.625	107.697	107.559	107.497	6.625	107.697	107.559	107.497	6.625	104.434	104.296	104.234	6.625	103.934	103.834	103.734
6.750	107.979	107.841	107.779	6.750	107.979	107.841	107.779	6.750	107.979	107.841	107.779	6.750	104.566	104.428	104.366	6.750	104.066	103.966	103.866
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	101.179	101.079	100.979	4.250	101.599	101.499	101.399	4.250	101.974	101.874	101.774	4.250	101.974	101.874	101.774	3.750	100.908	100.808	100.708
4.875	101.746	101.646	101.546	4.375	102.027	101.927	101.827	4.375	102.402	102.302	102.202	4.375	102.402	102.302	102.202	3.875	101.397	101.297	101.197
4.990	101.950	101.850	101.750	4.500	102.335	102.235	102.135	4.500	102.710	102.610	102.510	4.500	102.710	102.610	102.510	3.990	101.558	101.458	101.358
5.000	102.050	101.950	101.850	4.625	102.746	102.646	102.546	4.625	103.121	103.021	102.921	4.625	103.121	103.021	102.921	4.000	101.658	101.558	101.458
5.125	101.560	101.460	101.360	4.750	103.253	103.153	103.053	4.750	103.628	103.528	103.428	4.750	103.628	103.528	103.428	4.125	102.150	102.050	101.950
5.250	101.994	101.894	101.794	4.875	103.630	103.530	103.430	4.875	104.005	103.905	103.805	4.875	104.005	103.905	103.805	4.250	102.502	102.402	102.302
5.375	102.993	102.893	102.793	4.990	103.783	103.683	103.583	4.990	103.908	103.808	103.708	4.990	103.908	103.808	103.708	4.375	102.898	102.798	102.698
5.500	103.232	103.132	103.032	5.000	103.883	103.783	103.683	5.000	104.008	103.908	103.808	5.000	104.008	103.908	103.808	4.500	103.252	103.152	103.052
5.625	102.489	102.389	102.289	5.125	103.942	103.842	103.742	5.125	104.067	103.967	103.867	5.125	104.067	103.967	103.867	4.625	102.916	102.816	102.716
5.750	102.899	102.799	102.699	5.250	104.271	104.171	104.071	5.250	104.396	104.296	104.196	5.250	104.396	104.296	104.196	4.750	103.361	103.261	103.161
5.875	103.198	103.098	102.998	5.375	104.685	104.585	104.485	5.375	104.685	104.585	104.485	5.375	104.685	104.585	104.485	4.875	103.697	103.597	103.497
5.990	103.340	103.240	103.140	5.500	104.910	104.810	104.710	5.500	104.910	104.810	104.710	5.500	104.910	104.810	104.710	4.990	103.231	103.131	103.031
6.000	103.440	103.340	103.240	5.625	104.662	104.562	104.462	5.625	104.662	104.562	104.462	5.625	104.662	104.562	104.462	5.000	103.331	103.231	103.131
6.125	102.209	102.090	101.990	5.750	104.973	104.873	104.773	5.750	104.973	104.873	104.773	5.750	104.973	104.873	104.773	5.125	103.655	103.555	103.455
6.250	103.052	102.932	102.834	5.875	105.376	105.276	105.176	5.875	105.376	105.276	105.176	5.875	105.376	105.276	105.176	5.250	103.844	103.744	103.644
6.375	103.289	103.151	103.089	5.990	105.453	105.353	105.253	5.990	105.453	105.353	105.253	5.990	105.453	105.353	105.253	5.375	104.068	103.968	103.868
6.500	104.162	104.024	103.962	6.000	105.553	105.453	105.353	6.000	105.553	105.453	105.353	6.000	105.553	105.453	105.353	5.500	104.252	104.152	104.052
6.625	104.434	104.296	104.234	6.125	105.304	105.185	105.086	6.125	105.304	105.185	105.086	6.125	105.304	105.185	105.086	5.625	104.873	104.773	104.673
6.750	104.566	104.428	104.366	6.250	105.664	105.545	105.446	6.250	105.664	105.545	105.446	6.250	105.664	105.545	105.446	5.750	105.147	105.047	104.947
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	101.408	101.308	101.208	3.750	101.408	101.308	101.208	3.750	100.344	100.244	100.144	3.750	100.844	100.744	100.644	3.750	100.844	100.744	100.644
3.875	101.647	101.547	101.447	3.875	101.647	101.547	101.447	3.875	100.833	100.733	100.633	3.875	101.083	100.983	100.883	3.875	101.083	100.983	100.883
3.990	101.808	101.708	101.608	3.990	101.808	101.708	101.608	3.990	100.496	100.396	100.296	3.990	100.746	100.646	100.546	3.990	100.746	100.646	100.546
4.000	101.908	101.808	101.708	4.000	101.908	101.808	101.708	4.000	100.596	100.496	100.396	4.000	100.846	100.746	100.646	4.000	100.846	100.746	100.646
4.125	102.400	102.300	102.200	4.125	102.400	102.300	102.200	4.125	101.088	100.988	100.888	4.125	101.338	101.238	101.138	4.125	101.338	101.238	101.138
4.250	102.752	102.652	102.552	4.250	102.752	102.652	102.552	4.250	101.440	101.340	101.240	4.250	101.690	101.590	101.490	4.250	101.690	101.590	101.490
4.375	102.773	102.673	102.573	4.375	102.773	102.673	102.573	4.375	101.836	101.736	101.636	4.375	101.711	101.611	101.511	4.375	101.711	101.611	101.511
4.500	102.387	102.287	102.187	4.500	102.387	102.287	102.187	4.500	100.762	100.662	100.562	4.500	100.637	100.537	100.437	4.500	100.637	100.537	100.437
4.625	102.791	102.691	102.591	4.625	102.791	102.691	102.591	4.625	101.166	101.066	100.966	4.625	101.041	100.941	100.841	4.625	101.041	100.941	100.841
4.750	103.236	103.136	103.036	4.750	103.236														



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.:

5/23/2019

45 Day Lock Exp.:

6/7/2019

60 Day Lock Exp.:

6/24/2019

W. Rate Sheet Dated: 4/23/2019

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	102.909	102.809	102.709	4.250	101.671	101.571	101.471	3.750	100.970	100.870	100.770	4.750	101.693	101.593	101.493	3.750	100.411	100.311	100.211
4.875	103.494	103.394	103.294	4.375	102.096	101.996	101.896	3.875	101.458	101.358	101.258	4.875	102.278	102.178	102.078	3.875	100.899	100.799	100.699
4.990	103.665	103.565	103.465	4.500	102.403	102.303	102.203	3.990	101.592	101.492	101.392	4.990	102.449	102.349	102.249	3.990	100.567	100.467	100.367
5.000	103.765	103.665	103.565	4.625	102.815	102.715	102.615	4.000	101.692	101.592	101.492	5.000	102.549	102.449	102.349	4.000	100.667	100.567	100.467
5.125	103.668	103.568	103.468	4.750	103.306	103.206	103.106	4.125	102.183	102.083	101.983	5.125	102.058	101.958	101.858	4.125	101.158	101.058	100.958
5.250	104.129	104.029	103.929	4.875	103.683	103.583	103.483	4.250	102.534	102.434	102.334	5.250	102.519	102.419	102.319	4.250	101.509	101.409	101.309
5.375	104.617	104.517	104.417	4.990	103.832	103.732	103.632	4.375	102.929	102.829	102.729	5.375	103.007	102.907	102.807	4.375	101.904	101.804	101.704
5.500	104.876	104.776	104.676	5.000	103.932	103.832	103.732	4.500	102.532	102.432	102.332	5.500	103.266	103.166	103.066	4.500	100.875	100.775	100.675
5.625	104.826	104.726	104.626	5.125	103.998	103.898	103.798	4.625	102.934	102.834	102.734	5.625	102.472	102.372	102.272	4.625	101.277	101.177	101.077
5.750	105.250	105.150	105.050	5.250	104.327	104.227	104.127	4.750	103.378	103.278	103.178	5.750	102.896	102.796	102.696	4.750	101.721	101.621	101.521
5.875	105.531	105.431	105.331	5.375	104.737	104.637	104.537	4.875	103.713	103.613	103.513	5.875	103.177	103.077	102.977	4.875	102.056	101.956	101.856
5.990	105.671	105.571	105.471	5.500	104.963	104.863	104.763	4.990	103.237	103.137	103.037	5.990	103.317	103.217	103.117	4.990	101.330	101.230	101.130
6.000	105.771	105.671	105.571	5.625	104.701	104.601	104.501	5.000	103.337	103.237	103.137	6.000	103.417	103.317	103.217	5.000	101.430	101.330	101.230
6.125	105.651	105.532	105.447	5.750	105.009	104.909	104.809	5.125	103.660	103.560	103.460	6.125	102.197	102.078	101.993	5.125	101.753	101.653	101.553
6.250	105.884	105.764	105.682	5.875	105.412	105.312	105.212	5.250	103.848	103.748	103.648	6.250	103.071	102.951	102.869	5.250	101.941	101.841	101.741
6.375	106.273	106.135	106.073	5.990	105.488	105.388	105.288	5.375	104.070	103.970	103.870	6.375	103.310	103.172	103.110	5.375	102.163	102.063	101.963
6.500	106.736	106.598	106.536	6.000	105.588	105.488	105.388	5.500	102.534	102.433	102.334	6.500	103.623	103.485	103.423	5.500	100.377	100.276	100.177
6.625	107.216	107.079	107.016	6.125	105.344	105.224	105.141	5.625	102.879	102.778	102.679	6.625	103.953	103.816	103.753	5.625	100.722	100.621	100.522
6.750	107.557	107.419	107.357	6.250	105.702	105.583	105.500	5.750	103.152	103.051	102.952	6.750	104.144	104.006	103.944	5.750	100.995	100.894	100.795

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/23/2019

45 Day Lock Exp.:

6/7/2019

60 Day Lock Exp.:

6/24/2019

W. Rate Sheet Dated: 4/23/2019

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.750	97.756	97.631	97.506	
3.875	98.183	98.058	97.933	
4.000	98.629	98.504	98.379	
4.125	99.097	98.972	98.847	
4.250	99.553	99.428	99.303	
4.375	99.954	99.829	99.704	
4.500	100.332	100.207	100.082	
4.625	100.689	100.564	100.439	
4.750	101.024	100.899	100.774	
4.875	101.359	101.234	101.109	
5.000	101.699	101.574	101.449	
5.125	102.038	101.913	101.788	
5.250	102.355	102.230	102.105	

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	97.533	97.408	97.283	
3.375	98.097	97.972	97.847	
3.500	98.663	98.538	98.413	
3.625	99.049	98.924	98.799	
3.750	99.487	99.362	99.237	
3.875	99.930	99.805	99.680	
4.000	100.131	100.006	99.881	
4.125	100.387	100.262	100.137	
4.250	100.727	100.602	100.477	
4.375	101.048	100.923	100.798	
4.500	101.276	101.151	101.026	

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	97.842	97.717	97.592	
3.375	98.355	98.230	98.105	
3.500	98.785	98.660	98.535	
3.625	99.188	99.063	98.938	
3.750	99.674	99.549	99.424	
3.875	100.068	99.943	99.818	
4.000	100.450	100.325	100.200	
4.125	100.729	100.604	100.479	
4.250	101.018	100.893	100.768	
4.375	101.282	101.157	101.032	
4.500	101.492	101.367	101.242	
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)