



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/24/2019

45 Day Lock Exp.: 6/10/2019

60 Day Lock Exp.: 6/24/2019

W. Rate Sheet Dated: 4/24/2019

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	101.049	100.899	100.749	3.750	100.391	100.241	100.091	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	100.807	100.657	100.507	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	101.228	101.078	100.928	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	101.576	101.426	101.276	2.750	98.435	98.285	98.135	3.500	99.561	99.411	99.261
4.250	102.339	102.239	102.139	4.250	101.661	101.561	101.461	2.875	98.924	98.774	98.624	3.625	99.899	99.749	99.599
4.375	102.808	102.708	102.608	4.375	102.034	101.934	101.834	3.000	99.408	99.258	99.108	Margin = 2.250		Index = 2.440	
4.500	103.239	103.139	103.039	4.500	102.378	102.278	102.178	3.125	99.895	99.745	99.595				
4.625	103.688	103.588	103.488	4.625	102.886	102.786	102.686	3.250	99.997	99.847	99.697				
4.750	103.813	103.713	103.613	4.750	102.330	102.230	102.130	3.375	100.474	100.324	100.174				
4.875	103.386	103.286	103.186	4.875	102.704	102.604	102.504	3.500	100.942	100.792	100.642				
5.000	103.778	103.678	103.578	5.000	103.048	102.948	102.848	3.625	101.318	101.168	101.018				
5.125	104.142	104.042	103.942	5.125	103.555	103.455	103.355	3.750	101.157	101.007	100.857				
5.250	103.639	103.539	103.439	5.250	103.015	102.915	102.815	3.875	101.551	101.401	101.251				
5.375	104.071	103.971	103.871	5.375	103.389	103.289	103.189	4.000	101.950	101.800	101.650				
5.500	104.463	104.363	104.263	5.500	103.733	103.633	103.533	4.125	102.275	102.125	101.975				
5.625	104.827	104.727	104.627	5.625	104.240	104.140	104.040	4.250	101.626	101.476	101.326				
5.750	104.871	104.730	104.630	5.750	104.122	103.982	103.882	4.375	101.977	101.827	101.677				
5.875	105.303	105.162	105.062	5.875	104.496	104.355	104.255	4.500	102.299	102.149	101.999				
6.000	105.695	105.555	105.455	6.000	104.840	104.699	104.599	4.625	102.784	102.634	102.484				

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	99.391	99.241	99.091	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	99.807	99.657	99.507	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	100.228	100.078	99.928	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	100.576	100.426	100.276	2.750	97.435	97.285	97.135	3.500	98.561	98.411	98.261
4.250	101.189	101.089	100.989	4.250	100.661	100.561	100.461	2.875	97.924	97.774	97.624	3.625	98.899	98.749	98.599
4.375	101.658	101.558	101.458	4.375	101.034	100.934	100.834	3.000	98.408	98.258	98.108	Margin = 2.250		Index = 2.440	
4.500	102.089	101.989	101.889	4.500	101.378	101.278	101.178	3.125	98.895	98.745	98.595	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.538	102.438	102.338	4.625	101.886	101.786	101.686	3.250	98.997	98.847	98.697	Rate	30 Day	45 Day	60 Day
4.750	102.663	102.563	102.463	4.750	101.330	101.230	101.130	3.375	99.474	99.324	99.174	4.500	100.939	100.689	100.439
4.875	102.236	102.136	102.036	4.875	101.704	101.604	101.504	3.500	99.942	99.792	99.642	4.625	101.388	101.138	100.888
5.000	102.628	102.528	102.428	5.000	102.048	101.948	101.848	3.625	100.318	100.168	100.018	4.750	100.654	100.404	100.154
5.125	102.992	102.892	102.792	5.125	102.555	102.455	102.355	3.750	100.157	100.007	99.857	4.875	101.086	100.836	100.586
5.250	102.489	102.389	102.289	5.250	102.015	101.915	101.815	3.875	100.551	100.401	100.251	5.000	101.478	101.228	100.978
5.375	102.921	102.821	102.721	5.375	102.389	102.289	102.189	4.000	100.950	100.800	100.650	5.125	101.842	101.592	101.342
5.500	103.313	103.213	103.113	5.500	102.733	102.633	102.533	4.125	101.275	101.125	100.975	5.250	101.339	101.089	100.839
5.625	103.677	103.577	103.477	5.625	103.240	103.140	103.040	4.250	100.626	100.476	100.326	5.375	102.000	101.750	101.500
5.750	103.721	103.580	103.480	5.750	103.122	102.982	102.882	4.375	100.977	100.827	100.677	5.500	102.250	102.000	101.750
5.875	104.153	104.012	103.912	5.875	103.496	103.355	103.255	4.500	101.299	101.149	100.999	5.625	102.500	102.250	102.000
6.000	104.545	104.405	104.305	6.000	103.840	103.699	103.599	4.625	101.784	101.634	101.484	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	98.189	97.939	97.689	
4.625	98.638	98.388	98.138	
4.750	97.904	97.654	97.404	
4.875	98.336	98.086	97.836	
5.000	98.728	98.478	98.228	
5.125	99.092	98.842	98.592	
5.250	98.589	98.339	98.089	
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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/24/2019

45 Day Lock Exp.:

6/10/2019

60 Day Lock Exp.:

6/24/2019

W. Rate Sheet Dated: 4/24/2019

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	99.736	99.586	99.436	3.750	99.078	98.928	98.778	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	99.495	99.345	99.195	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	99.916	99.766	99.616	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	100.263	100.113	99.963	2.750	96.748	96.598	96.448	3.500	98.56	98.411	98.261
4.250	101.292	101.192	101.092	4.250	100.614	100.514	100.414	2.875	97.237	97.087	96.937	3.625	98.90	98.749	98.599
4.375	101.761	101.661	101.561	4.375	100.987	100.887	100.787	3.000	97.720	97.570	97.420	Margin = 2.250		Index = 2.440	
4.500	102.192	102.092	101.992	4.500	101.331	101.231	101.131	3.125	98.207	98.057	97.907				
4.625	102.641	102.541	102.441	4.625	101.839	101.739	101.639	3.250	98.997	98.847	98.697				
4.750	102.610	102.510	102.410	4.750	101.127	101.027	100.927	3.375	99.474	99.324	99.174				
4.875	102.183	102.083	101.983	4.875	101.501	101.401	101.301	3.500	99.942	99.792	99.642				
5.000	102.575	102.475	102.375	5.000	101.845	101.745	101.645	3.625	100.318	100.168	100.018				
5.125	102.939	102.839	102.739	5.125	102.352	102.252	102.152	3.750	99.845	99.695	99.545				
5.250	102.264	102.164	102.064	5.250	101.640	101.540	101.440	3.875	100.239	100.089	99.939				
5.375	102.696	102.596	102.496	5.375	102.014	101.914	101.814	4.000	100.637	100.487	100.337				
5.500	103.088	102.988	102.888	5.500	102.358	102.258	102.158	4.125	100.962	100.812	100.662				
5.625	103.452	103.352	103.252	5.625	102.865	102.765	102.665	4.250	100.580	100.430	100.280				
5.750	102.996	102.855	102.755	5.750	102.247	102.107	102.007	4.375	100.931	100.781	100.631				
5.875	103.428	103.287	103.187	5.875	102.621	102.480	102.380	4.500	101.252	101.102	100.952				
6.000	103.820	103.680	103.580	6.000	102.965	102.824	102.724	4.625	101.737	101.587	101.437				

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	98.078	97.928	97.778	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	98.495	98.345	98.195	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	98.916	98.766	98.616	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	99.263	99.113	98.963	2.750	96.529	96.379	96.229	3.500	97.561	97.411	97.261
4.250	100.142	100.042	99.942	4.250	99.614	99.514	99.414	2.875	97.018	96.868	96.718	3.625	97.899	97.749	97.599
4.375	100.611	100.511	100.411	4.375	99.987	99.887	99.787	3.000	97.502	97.352	97.202	Margin = 2.250		Index = 2.440	
4.500	101.042	100.942	100.842	4.500	100.331	100.231	100.131	3.125	97.988	97.838	97.688	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.491	101.391	101.291	4.625	100.839	100.739	100.639	3.250	97.904	97.754	97.604	Rate	30 Day	45 Day	60 Day
4.750	101.460	101.360	101.260	4.750	100.127	100.027	99.927	3.375	98.380	98.230	98.080	4.500	99.892	99.642	99.392
4.875	101.033	100.933	100.833	4.875	100.501	100.401	100.301	3.500	98.849	98.699	98.549	4.625	100.341	100.091	99.841
5.000	101.425	101.325	101.225	5.000	100.845	100.745	100.645	3.625	99.224	99.074	98.924	4.750	99.451	99.201	98.951
5.125	101.789	101.689	101.589	5.125	101.352	101.252	101.152	3.750	98.907	98.757	98.607	4.875	99.883	99.633	99.383
5.250	101.114	101.014	100.914	5.250	100.640	100.540	100.440	3.875	99.301	99.151	99.001	5.000	100.275	100.025	99.775
5.375	101.546	101.446	101.346	5.375	101.014	100.914	100.814	4.000	99.700	99.550	99.400	5.125	100.639	100.389	100.139
5.500	101.938	101.838	101.738	5.500	101.358	101.258	101.158	4.125	100.025	99.875	99.725	5.250	99.964	99.714	99.464
5.625	102.302	102.202	102.102	5.625	101.865	101.765	101.665	4.250	99.064	98.914	98.764	5.375	100.625	100.375	100.125
5.750	101.846	101.705	101.605	5.750	101.247	101.107	101.007	4.375	99.415	99.265	99.115	5.500	100.875	100.625	100.375
5.875	102.278	102.137	102.037	5.875	101.621	101.480	101.380	4.500	99.737	99.587	99.437	5.625	101.125	100.875	100.625
6.000	102.670	102.530	102.430	6.000	101.965	101.824	101.724	4.625	100.222	100.072	99.922	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:	4/24/2019 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	96.701	96.451	96.201	
4.875	97.133	96.883	96.633	
5.000	97.525	97.275	97.025	
5.125	97.889	97.639	97.389	
5.250	97.214	96.964	96.714	
5.375	97.875	97.625	97.375	
5.500	98.125	97.875	97.625	
5.625	98.375	98.125	97.875	
5.750	98.125	97.875	97.625	

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/24/2019
45 Day Lock Exp.: 6/10/2019
60 Day Lock Exp.: 6/24/2019

W. Rate Sheet Dated: 4/24/2019

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	101.794	101.694	101.594	4.375	100.808	100.708	100.608	4.375	100.620	100.520	100.420	4.375	100.841	100.741	100.641	4.375	99.855	99.755	99.655
4.500	102.294	102.194	102.094	4.500	101.358	101.258	101.158	4.500	101.171	101.071	100.971	4.500	101.362	101.262	101.162	4.500	100.426	100.326	100.226
4.625	102.647	102.547	102.447	4.625	101.782	101.682	101.582	4.625	101.595	101.495	101.395	4.625	101.617	101.517	101.417	4.625	100.752	100.652	100.552
4.750	102.962	102.862	102.762	4.750	102.419	102.319	102.219	4.750	102.416	102.316	102.216	4.750	101.839	101.739	101.639	4.750	101.296	101.196	101.096
4.875	103.354	103.254	103.154	4.875	102.863	102.763	102.663	4.875	102.863	102.763	102.663	4.875	102.329	102.229	102.129	4.875	101.838	101.738	101.638
4.990	103.660	103.560	103.460	4.990	103.215	103.115	103.015	4.990	103.215	103.115	103.015	4.990	102.698	102.598	102.498	4.990	102.253	102.153	102.053
5.000	103.760	103.660	103.560	5.000	103.315	103.215	103.115	5.000	103.315	103.215	103.115	5.000	102.798	102.698	102.598	5.000	102.353	102.253	102.153
5.125	103.865	103.765	103.665	5.125	103.629	103.529	103.429	5.125	103.629	103.529	103.429	5.125	102.702	102.602	102.502	5.125	102.466	102.366	102.266
5.250	104.178	104.065	103.978	5.250	104.092	103.992	103.892	5.250	104.182	104.082	103.982	5.250	102.849	102.736	102.649	5.250	102.763	102.663	102.563
5.375	104.471	104.358	104.271	5.375	104.426	104.326	104.226	5.375	104.519	104.419	104.319	5.375	103.111	103.011	102.911	5.375	103.266	103.166	103.066
5.500	104.721	104.608	104.521	5.500	104.703	104.603	104.503	5.500	104.796	104.696	104.596	5.500	103.742	103.629	103.542	5.500	103.724	103.624	103.524
5.625	104.861	104.748	104.661	5.625	104.935	104.835	104.735	5.625	105.029	104.929	104.829	5.625	103.675	103.562	103.475	5.625	103.675	103.575	103.475
5.750	105.332	105.203	105.132	5.750	105.645	105.545	105.445	5.750	105.704	105.604	105.504	5.750	103.116	102.988	102.916	5.750	103.116	103.016	102.916
5.875	105.512	105.383	105.312	5.875	105.988	105.888	105.788	5.875	106.050	105.950	105.850	5.875	103.571	103.443	103.371	5.875	103.571	103.471	103.371
5.990	105.619	105.490	105.419	5.990	106.170	106.070	105.970	5.990	106.232	106.132	106.032	5.990	103.922	103.794	103.722	5.990	103.922	103.822	103.722
6.000	105.719	105.590	105.519	6.000	106.270	106.170	106.070	6.000	106.332	106.232	106.132	6.000	104.022	103.894	103.822	6.000	104.022	103.922	103.822
6.125	105.847	105.718	105.647	6.125	106.534	106.434	106.334	6.125	106.597	106.497	106.397	6.125	104.259	104.131	104.059	6.125	104.259	104.159	104.059
6.250	106.022	105.901	105.822	6.250	106.656	106.535	106.456	6.250	106.683	106.562	106.483	6.250	104.041	103.920	103.841	6.250	104.041	103.920	103.841
6.375	106.218	106.097	106.018	6.375	106.994	106.873	106.794	6.375	107.025	106.904	106.825	6.375	102.498	102.377	102.298	6.375	102.498	102.377	102.298

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	99.667	99.567	99.467	4.625	102.824	102.724	102.624	4.625	102.064	101.964	101.864	4.625	102.001	101.801	101.801	3.375	99.783	99.683	99.583
4.500	100.239	100.139	100.039	4.750	103.266	103.166	103.066	4.750	102.129	102.029	101.929	4.750	102.067	101.867	101.867	3.500	100.267	100.167	100.067
4.625	100.565	100.465	100.365	4.875	103.640	103.540	103.440	4.875	102.551	102.451	102.351	4.875	102.489	102.289	102.289	3.625	100.696	100.596	100.496
4.750	101.293	101.193	101.093	4.990	103.772	103.672	103.572	4.990	102.883	102.783	102.683	4.990	102.821	102.621	102.621	3.750	101.069	100.969	100.869
4.875	101.838	101.738	101.638	5.000	103.872	103.772	103.672	5.000	102.983	102.883	102.783	5.000	102.921	102.721	102.721	3.875	101.466	101.366	101.266
4.990	102.253	102.153	102.053	5.125	104.110	104.010	103.910	5.125	103.306	103.206	103.106	5.125	103.244	103.044	103.044	3.990	101.800	101.700	101.600
5.000	102.353	102.253	102.153	5.250	104.514	104.401	104.314	5.250	103.408	103.308	103.208	5.250	103.251	103.051	103.051	4.000	101.900	101.800	101.700
5.125	102.466	102.366	102.266	5.375	104.708	104.595	104.508	5.375	103.682	103.582	103.482	5.375	103.526	103.326	103.326	4.125	102.307	102.207	102.107
5.250	102.849	102.749	102.649	5.500	104.921	104.808	104.721	5.500	103.948	103.848	103.748	5.500	103.791	103.591	103.591	4.250	102.698	102.598	102.498
5.375	103.311	103.211	103.111	5.625	105.088	104.975	104.888	5.625	104.175	104.075	103.975	5.625	104.019	103.819	103.819	4.375	103.096	102.996	102.896
5.500	103.742	103.642	103.542	5.750	105.253	105.125	105.053	5.750	104.724	104.624	104.524	5.750	104.505	104.305	104.305	4.500	103.486	103.386	103.286
5.625	103.675	103.575	103.475	5.875	105.477	105.349	105.277	5.875	105.027	104.927	104.827	5.875	104.809	104.609	104.609	4.625	103.300	103.193	103.100
5.750	103.116	103.016	102.916	5.990	105.576	105.448	105.376	5.990	105.197	105.097	104.997	5.990	104.978	104.778	104.778	4.750	103.533	103.427	103.333
5.875	103.571	103.471	103.371	6.000	105.676	105.548	105.476	6.000	105.297	105.197	105.097	6.000	105.078	104.878	104.878	4.875	103.767	103.661	103.567
5.990	103.922	103.822	103.722	6.125	105.869	105.741	105.669	6.125	105.559	105.459	105.359	6.125	105.340	105.140	105.140	4.990	103.816	103.709	103.616
6.000	104.022	103.922	103.822	6.250	105.773	105.652	105.573	6.250	105.521	105.400	105.321	6.250	105.302	105.102	105.102	5.000	103.916	103.809	103.716
6.125	104.259	104.159	104.059	6.375	105.988	105.867	105.788	6.375	105.812	105.691	105.612	6.375	105.594	105.394	105.394	5.125	103.562	103.462	103.362
6.250	104.041	103.920	103.841	6.500	106.089	105.968	105.889	6.500	105.969	105.848	105.769	6.500	105.750	105.550	105.550	5.250	103.754	103.654	103.554
6.375	102.498	102.377	102.298	6.625	106.166	106.045	105.966	6.625	106.089	105.968	105.889	6.625	105.870	105.670	105.670	5.375	103.949	103.849	103.749

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	99.667	99.567	99.467	4.625	102.824	102.724	102.624	4.625	102.064	101.964	101.864	4.625	102.001	101.801	101.801	3.375	99.783	99.683	99.583	3.375	99.739	99.539	99.539
4.500	100.239	100.139	100.039	4.750	103.266	103.166	103.066	4.750	102.129	102.029	101.929	4.750	102.067	101.867	101.867	3.500	100.267	100.167	100.067	3.500	100.212	100.012	100.012
4.625	100.565	100.465	100.365	4.875	103.640	103.540	103.440	4.875	102.551	102.451	102.351	4.875	102.489	102.289	102.289	3.625	100.696	100.596	100.496	3.625	100.634	100.434	100.434
4.750	101.293	101.193	101.093	4.990	103.772	103.672	103.572	4.990	102.883	102.783	102.683	4.990	102.821	102.621	102.621	3.750	101.069	100.969	100.869	3.750	101.312	101.112	101.112
4.875	101.838	101.738	101.638	5.000	103.872	103.772	103.672	5.000	102.983	102.883	102.783	5.000	102.921	102.721	102.721	3.875	101.466	101.366	101.266	3.875	101.504	101.304	101.304
4.990	102.253	102.153	102.053	5.125	104.110	104.010	103.910	5.125	103.306	103.206	103.106	5.125	103.244	103.044	103.044	3.990	101.800	101.700	101.600	3.990	101.676	101.476	101.476
5.000	102.353	102.253	102.153	5.250	104.514	104.401	104.314	5.250	103.408	103.308	103.208	5.250	103.251	103.051	103.051	4.000	101.900	101.800	101.700	4.000	101.776	101.576	101.576
5.125	102.466	102.366	102.266	5.375	104.708	104.595	104.508	5.375	103.682	103.582	103.482	5.375	103.526	103.326	103.326	4.125	102.307	102.207	102.107	4.125	102.116	101.916	101.916
5.250	102.489	102.389	102.289	5.500	104.921	104.808	104.721	5.500	103.948	103.848	103.748	5.500	103.791	103.591	103.591	4.250	102.698	102.598	102.498	4.250	102.503	102.303	102.303
5.375	103.311	103.211	103.111	5.625	105.088	104.975	104.888	5.625	104.175	104.075	103.975	5.625	104.019	103.819	103.819	4.375	103.096	102.996	102.896	4.375	102.898	102.698	102.698
5.500	103.253	103.153	103.053	5.750	105.253	105.140	105.053	5.750	104.624	104.524	104.424	5.750	104.468	104.268	104.268	4.500	103.498	103.398	103.298	4.500	103.298	103.098	103.098
5.625	103.676	103.576	103.476	5.875	105.349	105.249	105.177	5.875	105.027	104.927	104.827	5.875	104.869	104.669	104.669	4.625	103.900	103.799	103.699	4.625	103.907	103.707	103.707
5.750	103.116	103.016	102.916	5.990	105.576	105.448	105.376	5.990	105.197	105.097	104.997	5.990	104.978	104.778	104.778	4.750	103.533	103.427	103.333	4.750	103.525	103.325	103.325
5.875	103.571	103.471	103.371	6.000	105.676	105.548	105.476	6.000	105.297	105.197	105.097	6.000	105.078	104.878	104.878	4.875	103.767	103.661	103.567	4.875	103.357	103.157	103.157
5.990	103.922	103.822	103.722	6.125	105.869	105.741	105.669	6.125	105.559	105.459	105.359	6.125	105.340	105.140	105.140	4.990	103.816	103.709	103.616	4.990	103.404	103.204	103.204
6.000	104.022	103.922	103.822	6.250	105.773	105.652	105.573	6.250	105.521	105.400	105.321	6.250	105.302	105.102	105.102	5.000	103.916	103.809	103.716	5.000	103.504	103.304	103.304
6.125	104.259	104.159	104.059	6.375	105.988	105.867	105.788	6.375	105.812	105.691	105.612	6.375	105.594	105.394	105.394	5.125	103.562	103.462	103.362	5.125	102.823	102.623	102.623
6.250	102.041	101.920	101.841	6.500	106.089	105.968	105.889	6.500	105.969	105.848	105.769	6.500	105.750	105.550	105.550	5.250	103.754	103.654	103.554	5.250	103.015	102.815	102.815
6.375	102.498	102.377	102.298	6.625	106.166	106.045	105.966	6.625	106.089	105.968	105.889	6.625	105.870	105.670	105.670	5.375	103.949	103.849	103.749	5.375	103.207	103.007	103.007



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.: 5/24/2019
45 Day Lock Exp.: 6/10/2019
60 Day Lock Exp.: 6/24/2019

W. Rate Sheet Dated: 4/24/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																				
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.750	103.032	102.932	102.832	4.750	102.532	102.432	102.332	4.750	102.532	102.432	102.332	4.750	101.843	101.743	101.643	4.750	101.343	101.243	101.143	
4.875	103.607	103.507	103.407	4.875	103.107	103.007	102.907	4.875	103.107	103.007	102.907	4.875	102.418	102.318	102.218	4.875	101.918	101.818	101.718	
4.990	103.814	103.714	103.614	4.990	103.314	103.214	103.114	4.990	103.314	103.214	103.114	4.990	102.625	102.525	102.425	4.990	102.125	102.025	101.925	
5.000	103.914	103.814	103.714	5.000	103.414	103.314	103.214	5.000	103.414	103.314	103.214	5.000	102.725	102.625	102.525	5.000	102.225	102.125	102.025	
5.125	103.733	103.633	103.533	5.125	103.233	103.133	103.033	5.125	103.233	103.133	103.033	5.125	102.138	102.038	101.938	5.125	101.638	101.538	101.438	
5.250	104.166	104.066	103.966	5.250	103.666	103.566	103.466	5.250	103.666	103.566	103.466	5.250	102.571	102.471	102.371	5.250	102.071	101.971	101.871	
5.375	104.659	104.559	104.459	5.375	104.159	104.059	103.959	5.375	104.659	104.559	104.459	5.375	103.064	102.964	102.864	5.375	102.564	102.464	102.364	
5.500	104.895	104.795	104.695	5.500	104.395	104.295	104.195	5.500	104.895	104.795	104.695	5.500	103.300	103.200	103.100	5.500	102.800	102.700	102.600	
5.625	104.895	104.783	104.695	5.625	104.895	104.783	104.695	5.625	104.895	104.783	104.695	5.625	102.570	102.458	102.370	5.625	102.570	102.458	102.370	
5.750	105.305	105.192	105.105	5.750	105.305	105.192	105.105	5.750	105.305	105.192	105.105	5.750	102.980	102.867	102.780	5.750	102.980	102.867	102.780	
5.875	105.604	105.491	105.404	5.875	105.604	105.491	105.404	5.875	105.604	105.491	105.404	5.875	103.279	103.166	103.079	5.875	103.279	103.166	103.079	
5.990	105.746	105.633	105.546	5.990	105.746	105.633	105.546	5.990	105.746	105.633	105.546	5.990	103.421	103.308	103.221	5.990	103.421	103.308	103.221	
6.000	105.846	105.733	105.646	6.000	105.846	105.733	105.646	6.000	105.846	105.733	105.646	6.000	103.521	103.408	103.321	6.000	103.521	103.408	103.321	
6.125	105.703	105.568	105.491	6.125	105.703	105.568	105.491	6.125	105.703	105.568	105.491	6.125	102.281	102.146	102.069	6.125	102.281	102.146	102.069	
6.250	105.934	105.799	105.724	6.250	105.934	105.799	105.724	6.250	105.934	105.799	105.724	6.250	103.121	102.986	102.911	6.250	103.121	102.986	102.911	
6.375	106.326	106.169	106.126	6.375	106.326	106.169	106.126	6.375	106.326	106.169	106.126	6.375	103.363	103.206	103.163	6.375	103.363	103.206	103.163	
6.500	107.347	107.191	107.147	6.500	107.347	107.191	107.147	6.500	107.347	107.191	107.147	6.500	104.234	104.078	104.034	6.500	104.234	104.078	104.034	
6.625	107.766	107.610	107.566	6.625	107.766	107.610	107.566	6.625	107.766	107.610	107.566	6.625	104.503	104.347	104.303	6.625	104.503	104.347	104.303	
6.750	108.047	107.890	107.847	6.750	108.047	107.890	107.847	6.750	108.047	107.890	107.847	6.750	104.634	104.477	104.434	6.750	104.634	104.477	104.434	
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	101.343	101.243	101.143	4.250	101.792	101.692	101.592	4.250	102.167	102.067	101.967	4.250	102.167	102.067	101.967	3.750	101.110	101.010	100.910	
4.875	101.918	101.818	101.718	4.375	102.210	102.110	102.010	4.375	102.585	102.485	102.385	4.375	102.585	102.485	102.385	3.875	101.595	101.495	101.395	
4.990	102.125	102.025	101.925	4.500	102.512	102.412	102.312	4.500	102.887	102.787	102.687	4.500	102.887	102.787	102.687	3.990	101.665	101.565	101.465	
5.000	102.225	102.125	102.025	4.625	102.918	102.818	102.718	4.625	103.293	103.193	103.093	4.625	103.293	103.193	103.093	4.000	101.765	101.665	101.565	
5.125	101.638	101.538	101.438	4.750	103.382	103.282	103.182	4.750	103.757	103.657	103.557	4.750	103.757	103.657	103.557	4.125	102.256	102.156	102.056	
5.250	102.071	101.971	101.871	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	102.606	102.506	102.406	
5.375	103.064	102.964	102.864	4.990	103.902	103.802	103.702	4.990	104.027	103.927	103.827	4.990	104.027	103.927	103.827	4.375	103.001	102.901	102.801	
5.500	103.300	103.200	103.100	5.000	104.002	103.902	103.802	5.000	104.127	104.027	103.927	5.000	104.127	104.027	103.927	4.500	103.226	103.126	103.026	
5.625	102.570	102.458	102.370	5.125	104.027	103.927	103.827	5.125	104.152	104.052	103.952	5.125	104.152	104.052	103.952	4.625	102.927	102.827	102.727	
5.750	102.980	102.867	102.780	5.250	104.351	104.251	104.151	5.250	104.476	104.376	104.276	5.250	104.476	104.376	104.276	4.750	103.374	103.274	103.174	
5.875	103.279	103.166	103.079	5.375	104.755	104.655	104.555	5.375	104.755	104.655	104.555	5.375	104.755	104.655	104.555	4.875	103.711	103.611	103.511	
5.990	103.421	103.308	103.221	5.500	104.977	104.877	104.777	5.500	104.977	104.877	104.777	5.500	104.977	104.877	104.777	4.990	103.240	103.140	103.040	
6.000	103.521	103.408	103.321	5.625	104.752	104.639	104.552	5.625	104.752	104.639	104.552	5.625	104.752	104.639	104.552	5.000	103.340	103.240	103.140	
6.125	102.281	102.146	102.069	5.750	105.056	104.944	104.856	5.750	105.056	104.944	104.856	5.750	105.056	104.944	104.856	5.125	103.666	103.566	103.466	
6.250	103.121	102.986	102.911	5.875	105.455	105.342	105.255	5.875	105.455	105.342	105.255	5.875	105.455	105.342	105.255	5.250	103.853	103.753	103.653	
6.375	103.363	103.206	103.163	5.990	105.534	105.422	105.334	5.990	105.534	105.422	105.334	5.990	105.534	105.422	105.334	5.375	104.067	103.967	103.867	
6.500	104.234	104.078	104.034	6.000	105.634	105.522	105.434	6.000	105.634	105.522	105.434	6.000	105.634	105.522	105.434	5.500	104.239	104.139	104.039	
6.625	104.503	104.347	104.303	6.125	105.735	105.623	105.535	6.125	105.735	105.623	105.535	6.125	105.735	105.623	105.535	5.625	104.503	104.403	104.303	
6.750	104.634	104.477	104.434	6.250	105.733	105.598	105.523	6.250	105.733	105.598	105.523	6.250	105.733	105.598	105.523	5.750	104.634	104.534	104.434	
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	101.610	101.510	101.410	3.750	101.610	101.510	101.410	3.750	100.548	100.448	100.348	3.750	101.048	100.948	100.848	3.750	101.048	100.948	100.848	
3.875	101.845	101.745	101.645	3.875	101.845	101.745	101.645	3.875	101.033	100.933	100.833	3.875	101.283	101.183	101.083	3.875	101.283	101.183	101.083	
3.990	101.915	101.815	101.715	3.990	101.915	101.815	101.715	3.990	100.605	100.505	100.405	3.990	100.855	100.755	100.655	3.990	100.855	100.755	100.655	
4.000	102.015	101.915	101.815	4.000	102.015	101.915	101.815	4.000	100.705	100.605	100.505	4.000	100.955	100.855	100.755	4.000	100.955	100.855	100.755	
4.125	102.056	102.006	102.006	4.125	102.056	102.006	102.006	4.125	101.196	101.096	100.996	4.125	101.446	101.346	101.246	4.125	101.446	101.346	101.246	
4.250	102.856	102.756	102.656	4.250	102.856	102.756	102.656	4.250	101.546	101.446	101.346	4.250	101.796	101.696	101.596	4.250	101.796	101.696	101.596	
4.375	102.876	102.776	102.676	4.375	102.876	102.776	102.676	4.375	101.941	101.841	101.741	4.375	101.816	101.716	101.616	4.375	101.816	101.716	101.616	
4.500	102.401	102.301	102.201	4.500	102.401	102.301	102.201	4.500	100.760	100.660	100.560	4.500	100.635	100.535	100.435	4.500	100.635	100.535	100.435	
4.625	102.802	102.702	102.602	4.625	102.802	102.702	102.602	4.625	101.161	101.061	100.961	4.625	101.036	100.936	100.836	4.625	101.036	100.936	100.836	
4.750	103.249	103.149	103.049	4.750	103.249	103														



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.:

5/24/2019

45 Day Lock Exp.:

6/10/2019

60 Day Lock Exp.:

6/24/2019

W. Rate Sheet Dated: 4/24/2019

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	102.862	102.762	102.662	4.250	101.599	101.499	101.399	3.750	100.908	100.808	100.708	4.750	101.679	101.579	101.479	3.750	100.344	100.244	100.144
4.875	103.429	103.329	103.229	4.375	102.027	101.927	101.827	3.875	101.397	101.297	101.197	4.875	102.246	102.146	102.046	3.875	100.833	100.733	100.633
4.990	103.633	103.533	103.433	4.500	102.335	102.235	102.135	3.990	101.558	101.458	101.358	4.990	102.450	102.350	102.250	3.990	100.496	100.396	100.296
5.000	103.733	103.633	103.533	4.625	102.746	102.646	102.546	4.000	101.658	101.558	101.458	5.000	102.550	102.450	102.350	4.000	100.596	100.496	100.396
5.125	103.645	103.545	103.445	4.750	103.253	103.153	103.053	4.125	102.150	102.050	101.950	5.125	102.060	101.960	101.860	4.125	101.088	100.988	100.888
5.250	104.079	103.979	103.879	4.875	103.630	103.530	103.430	4.250	102.502	102.402	102.302	5.250	102.494	102.394	102.294	4.250	101.440	101.340	101.240
5.375	104.578	104.478	104.378	4.990	103.783	103.683	103.583	4.375	102.898	102.798	102.698	5.375	102.993	102.893	102.793	4.375	101.836	101.736	101.636
5.500	104.817	104.717	104.617	5.000	103.883	103.783	103.683	4.500	102.512	102.412	102.312	5.500	103.232	103.132	103.032	4.500	100.762	100.662	100.562
5.625	104.808	104.708	104.608	5.125	103.942	103.842	103.742	4.625	102.916	102.816	102.716	5.625	102.489	102.389	102.289	4.625	101.166	101.066	100.966
5.750	105.218	105.118	105.018	5.250	104.271	104.171	104.071	4.750	103.361	103.261	103.161	5.750	102.899	102.799	102.699	4.750	101.611	101.511	101.411
5.875	105.517	105.417	105.317	5.375	104.685	104.585	104.485	4.875	103.697	103.597	103.497	5.875	103.198	103.098	102.998	4.875	101.947	101.847	101.747
5.990	105.659	105.559	105.459	5.500	104.910	104.810	104.710	4.990	103.231	103.131	103.031	5.990	103.340	103.240	103.140	4.990	101.324	101.224	101.124
6.000	105.759	105.659	105.559	5.625	104.662	104.562	104.462	5.000	103.331	103.231	103.131	6.000	103.440	103.340	103.240	5.000	101.424	101.324	101.224
6.125	105.631	105.512	105.412	5.750	104.973	104.873	104.773	5.125	103.655	103.555	103.455	6.125	102.209	102.090	101.990	5.125	101.748	101.648	101.548
6.250	105.865	105.745	105.647	5.875	105.376	105.276	105.176	5.250	103.844	103.744	103.644	6.250	103.052	102.932	102.834	5.250	101.937	101.837	101.737
6.375	106.252	106.114	106.052	5.990	105.453	105.353	105.253	5.375	104.068	103.968	103.868	6.375	103.289	103.151	103.089	5.375	102.161	102.061	101.961
6.500	106.694	106.556	106.494	6.000	105.553	105.453	105.353	5.500	102.527	102.426	102.327	6.500	103.581	103.443	103.381	5.500	100.370	100.269	100.170
6.625	107.176	107.038	106.976	6.125	105.304	105.185	105.086	5.625	102.873	102.772	102.673	6.625	103.913	103.775	103.713	5.625	100.716	100.615	100.516
6.750	107.518	107.380	107.318	6.250	105.664	105.545	105.446	5.750	103.147	103.046	102.947	6.750	104.105	103.967	103.905	5.750	100.990	100.889	100.790

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.:

5/24/2019

45 Day Lock Exp.:

6/10/2019

60 Day Lock Exp.:

6/24/2019

W. Rate Sheet Dated: 4/24/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.750	97.656	97.531	97.406	
3.875	98.089	97.964	97.839	
4.000	98.544	98.419	98.294	
4.125	99.021	98.896	98.771	
4.250	99.484	99.359	99.234	
4.375	99.893	99.768	99.643	
4.500	100.277	100.152	100.027	
4.625	100.641	100.516	100.391	
4.750	100.984	100.859	100.734	
4.875	101.324	101.199	101.074	
5.000	101.669	101.544	101.419	
5.125	102.013	101.888	101.763	
5.250	102.333	102.208	102.083	

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	97.490	97.365	97.240	
3.375	98.056	97.931	97.806	
3.500	98.625	98.500	98.375	
3.625	99.014	98.889	98.764	
3.750	99.454	99.329	99.204	
3.875	99.898	99.773	99.648	
4.000	100.102	99.977	99.852	
4.125	100.360	100.235	100.110	
4.250	100.703	100.578	100.453	
4.375	101.026	100.901	100.776	
4.500	101.256	101.131	101.006	

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	97.813	97.688	97.563	
3.375	98.328	98.203	98.078	
3.500	98.761	98.636	98.511	
3.625	99.166	99.041	98.916	
3.750	99.654	99.529	99.404	
3.875	100.049	99.924	99.799	
4.000	100.432	100.307	100.182	
4.125	100.714	100.589	100.464	
4.250	101.005	100.880	100.755	
4.375	101.271	101.146	101.021	
4.500	101.482	101.357	101.232	
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)