



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/27/2019

45 Day Lock Exp.: 6/10/2019

60 Day Lock Exp.: 6/24/2019

W. Rate Sheet Dated: 4/25/2019

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	101.080	100.930	100.780	3.750	100.422	100.272	100.122	2.375	96.010	95.860	95.710	3.125	98.781	98.631	98.481
3.875	101.621	101.471	101.321	3.875	100.839	100.689	100.539	2.500	96.503	96.353	96.203	3.250	98.792	98.642	98.492
4.000	102.148	101.998	101.848	4.000	101.260	101.110	100.960	2.625	96.996	96.846	96.696	3.375	99.175	99.025	98.875
4.125	102.670	102.520	102.370	4.125	101.607	101.457	101.307	2.750	98.455	98.305	98.155	3.500	99.561	99.411	99.261
4.250	102.355	102.255	102.155	4.250	101.676	101.576	101.476	2.875	98.944	98.794	98.644	3.625	99.899	99.749	99.599
4.375	102.823	102.723	102.623	4.375	102.050	101.950	101.850	3.000	99.428	99.278	99.128	Margin = 2.250		Index = 2.440	
4.500	103.254	103.154	103.054	4.500	102.394	102.294	102.194	3.125	99.914	99.764	99.614				
4.625	103.704	103.604	103.504	4.625	102.901	102.801	102.701	3.250	100.029	99.879	99.729				
4.750	103.829	103.729	103.629	4.750	102.361	102.261	102.161	3.375	100.505	100.355	100.205				
4.875	103.417	103.317	103.217	4.875	102.735	102.635	102.535	3.500	100.974	100.824	100.674				
5.000	103.810	103.710	103.610	5.000	103.079	102.979	102.879	3.625	101.349	101.199	101.049				
5.125	104.173	104.073	103.973	5.125	103.587	103.487	103.387	3.750	101.146	100.996	100.846				
5.250	103.592	103.492	103.392	5.250	102.968	102.868	102.768	3.875	101.540	101.390	101.240				
5.375	104.024	103.924	103.824	5.375	103.342	103.242	103.142	4.000	101.938	101.788	101.638				
5.500	104.417	104.317	104.217	5.500	103.686	103.586	103.486	4.125	102.263	102.113	101.963				
5.625	104.780	104.680	104.580	5.625	104.194	104.094	103.994	4.250	101.689	101.539	101.389				
5.750	104.840	104.740	104.640	5.750	104.091	103.991	103.891	4.375	102.040	101.890	101.740				
5.875	105.272	105.172	105.072	5.875	104.465	104.365	104.265	4.500	102.362	102.212	102.062				
6.000	105.664	105.564	105.464	6.000	104.809	104.709	104.609	4.625	102.847	102.697	102.547				

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	99.930	99.780	99.630	3.750	99.422	99.272	99.122	2.375	95.010	94.860	94.710	3.125	97.781	97.631	97.481
3.875	100.471	100.321	100.171	3.875	99.839	99.689	99.539	2.500	95.503	95.353	95.203	3.250	97.792	97.642	97.492
4.000	100.998	100.848	100.698	4.000	100.260	100.110	99.960	2.625	95.996	95.846	95.696	3.375	98.175	98.025	97.875
4.125	101.520	101.370	101.220	4.125	100.607	100.457	100.307	2.750	97.455	97.305	97.155	3.500	98.561	98.411	98.261
4.250	101.205	101.105	101.005	4.250	100.676	100.576	100.476	2.875	97.944	97.794	97.644	3.625	98.899	98.749	98.599
4.375	101.673	101.573	101.473	4.375	101.050	100.950	100.850	3.000	98.428	98.278	98.128	Margin = 2.250		Index = 2.440	
4.500	102.104	102.004	101.904	4.500	101.394	101.294	101.194	3.125	98.914	98.764	98.614	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.554	102.454	102.354	4.625	101.901	101.801	101.701	3.250	99.029	98.879	98.729	Rate	30 Day	45 Day	60 Day
4.750	102.679	102.579	102.479	4.750	101.361	101.261	101.161	3.375	99.505	99.355	99.205	4.500	100.954	100.704	100.454
4.875	102.267	102.167	102.067	4.875	101.735	101.635	101.535	3.500	99.974	99.824	99.674	4.625	101.404	101.154	100.904
5.000	102.660	102.560	102.460	5.000	102.079	101.979	101.879	3.625	100.349	100.199	100.049	4.750	100.685	100.435	100.185
5.125	103.023	102.923	102.823	5.125	102.587	102.487	102.387	3.750	100.146	99.996	99.846	4.875	101.117	100.867	100.617
5.250	102.442	102.342	102.242	5.250	101.968	101.868	101.768	3.875	100.540	100.390	100.240	5.000	101.510	101.260	101.010
5.375	102.874	102.774	102.674	5.375	102.342	102.242	102.142	4.000	100.938	100.788	100.638	5.125	101.873	101.623	101.373
5.500	103.267	103.167	103.067	5.500	102.686	102.586	102.486	4.125	101.263	101.113	100.963	5.250	101.292	101.042	100.792
5.625	103.630	103.530	103.430	5.625	103.194	103.094	102.994	4.250	100.689	100.539	100.389	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	101.040	100.890	100.740	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	101.362	101.212	101.062	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	101.847	101.697	101.547	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	98.204	97.954	97.704	
4.625	98.654	98.404	98.154	
4.750	97.935	97.685	97.435	
4.875	98.367	98.117	97.867	
5.000	98.760	98.510	98.260	
5.125	99.123	98.873	98.623	
5.250	98.542	98.292	98.042	
5.375	99.250	99.000	98.750	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
5.750	100.000	99.750	99.500	

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/27/2019

45 Day Lock Exp.:

6/10/2019

60 Day Lock Exp.:

6/24/2019

W. Rate Sheet Dated: 4/25/2019

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	99.767	99.617	99.467	3.750	99.109	98.959	98.809	2.375	92.510	92.360	92.210	3.125	97.09	96.944	96.794
3.875	100.309	100.159	100.009	3.875	99.526	99.376	99.226	2.500	93.003	92.853	92.703	3.250	97.79	97.642	97.492
4.000	100.835	100.685	100.535	4.000	99.947	99.797	99.647	2.625	93.496	93.346	93.196	3.375	98.17	98.025	97.875
4.125	101.357	101.207	101.057	4.125	100.294	100.144	99.994	2.750	96.767	96.617	96.467	3.500	98.56	98.411	98.261
4.250	101.230	101.130	101.030	4.250	100.551	100.451	100.351	2.875	97.256	97.106	96.956	3.625	98.90	98.749	98.599
4.375	101.698	101.598	101.498	4.375	100.925	100.825	100.725	3.000	97.740	97.590	97.440	Margin = 2.250		Index = 2.440	
4.500	102.129	102.029	101.929	4.500	101.269	101.169	101.069	3.125	98.227	98.077	97.927				
4.625	102.579	102.479	102.379	4.625	101.776	101.676	101.576	3.250	99.029	98.879	98.729				
4.750	102.610	102.510	102.410	4.750	101.143	101.043	100.943	3.375	99.505	99.355	99.205				
4.875	102.198	102.098	101.998	4.875	101.516	101.416	101.316	3.500	99.974	99.824	99.674				
5.000	102.591	102.491	102.391	5.000	101.860	101.760	101.660	3.625	100.349	100.199	100.049				
5.125	102.954	102.854	102.754	5.125	102.368	102.268	102.168	3.750	99.833	99.683	99.533				
5.250	102.186	102.086	101.986	5.250	101.562	101.462	101.362	3.875	100.227	100.077	99.927				
5.375	102.618	102.518	102.418	5.375	101.936	101.836	101.736	4.000	100.626	100.476	100.326				
5.500	103.010	102.910	102.810	5.500	102.280	102.180	102.080	4.125	100.951	100.801	100.651				
5.625	103.374	103.274	103.174	5.625	102.787	102.687	102.587	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	98.617	98.467	98.317	3.750	98.109	97.959	97.809	2.375	93.260	93.110	92.960	3.125	96.094	95.944	95.794
3.875	99.159	99.009	98.859	3.875	98.526	98.376	98.226	2.500	93.753	93.603	93.453	3.250	96.792	96.642	96.492
4.000	99.685	99.535	99.385	4.000	98.947	98.797	98.647	2.625	94.246	94.096	93.946	3.375	97.175	97.025	96.875
4.125	100.207	100.057	99.907	4.125	99.294	99.144	98.994	2.750	96.549	96.399	96.249	3.500	97.561	97.411	97.261
4.250	100.080	99.980	99.880	4.250	99.551	99.451	99.351	2.875	97.038	96.888	96.738	3.625	97.899	97.749	97.599
4.375	100.548	100.448	100.348	4.375	99.925	99.825	99.725	3.000	97.521	97.371	97.221	Margin = 2.250		Index = 2.440	
4.500	100.979	100.879	100.779	4.500	100.269	100.169	100.069	3.125	98.008	97.858	97.708	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.429	101.329	101.229	4.625	100.776	100.676	100.576	3.250	97.935	97.785	97.635	Rate	30 Day	45 Day	60 Day
4.750	101.460	101.360	101.260	4.750	100.143	100.043	99.943	3.375	98.411	98.261	98.111	4.500	99.829	99.579	99.329
4.875	101.048	100.948	100.848	4.875	100.516	100.416	100.316	3.500	98.880	98.730	98.580	4.625	100.279	100.029	99.779
5.000	101.441	101.341	101.241	5.000	100.860	100.760	100.660	3.625	99.255	99.105	98.955	4.750	99.466	99.216	98.966
5.125	101.804	101.704	101.604	5.125	101.368	101.268	101.168	3.750	98.896	98.746	98.596	4.875	99.898	99.648	99.398
5.250	101.036	100.936	100.836	5.250	100.562	100.462	100.362	3.875	99.290	99.140	98.990	5.000	100.291	100.041	99.791
5.375	101.468	101.368	101.268	5.375	100.936	100.836	100.736	4.000	99.688	99.538	99.388	5.125	100.654	100.404	100.154
5.500	101.860	101.760	101.660	5.500	101.280	101.180	101.080	4.125	100.013	99.863	99.713	5.250	99.886	99.636	99.386
5.625	102.224	102.124	102.024	5.625	101.787	101.687	101.587	4.250	99.126	98.976	98.826	5.375	100.594	100.344	100.094
5.750	101.815	101.715	101.615	5.750	101.216	101.116	101.016	4.375	99.477	99.327	99.177	5.500	100.843	100.593	100.343
5.875	102.247	102.147	102.047	5.875	101.590	101.490	101.390	4.500	99.799	99.649	99.499	5.625	101.094	100.844	100.594
6.000	102.639	102.539	102.439	6.000	101.934	101.834	101.734	4.625	100.284	100.134	99.984	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:	4/25/2019 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	97.079	96.829	96.579	
4.625	97.529	97.279	97.029	
4.750	96.716	96.466	96.216	
4.875	97.148	96.898	96.648	
5.000	97.541	97.291	97.041	
5.125	97.904	97.654	97.404	
5.250	97.136	96.886	96.636	
5.375	97.844	97.594	97.344	
5.500	98.093	97.843	97.593	
5.625	98.344	98.094	97.844	
5.750	98.125	97.875	97.625	

Lock Desk Policy	
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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.: 5/27/2019
45 Day Lock Exp.: 6/10/2019
60 Day Lock Exp.: 6/24/2019

W. Rate Sheet Dated: 4/25/2019

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	101.769	101.669	101.569	4.375	100.785	100.685	100.585	4.375	100.598	100.498	100.398	4.375	100.816	100.716	100.616	4.375	99.832	99.732	99.632
4.500	102.269	102.169	102.069	4.500	101.336	101.236	101.136	4.500	101.148	101.048	100.948	4.500	101.337	101.237	101.137	4.500	100.404	100.304	100.204
4.625	102.620	102.502	102.402	4.625	101.740	101.640	101.540	4.625	101.552	101.452	101.352	4.625	101.571	101.471	101.371	4.625	100.709	100.609	100.509
4.750	102.933	102.833	102.733	4.750	102.393	102.293	102.193	4.750	102.389	102.289	102.189	4.750	101.810	101.710	101.610	4.750	101.270	101.170	101.070
4.875	103.325	103.225	103.125	4.875	102.837	102.737	102.637	4.875	102.837	102.737	102.637	4.875	102.300	102.200	102.100	4.875	101.812	101.712	101.612
4.990	103.631	103.531	103.431	4.990	103.189	103.089	102.989	4.990	103.189	103.089	102.989	4.990	102.668	102.568	102.468	4.990	102.226	102.126	102.026
5.000	103.731	103.631	103.531	5.000	103.289	103.189	103.089	5.000	103.289	103.189	103.089	5.000	102.768	102.668	102.568	5.000	102.326	102.226	102.126
5.125	103.826	103.726	103.626	5.125	103.592	103.492	103.392	5.125	103.592	103.492	103.392	5.125	102.662	102.562	102.462	5.125	102.428	102.328	102.228
5.250	104.166	104.053	103.966	5.250	104.085	103.985	103.885	5.250	104.176	104.076	103.976	5.250	102.837	102.724	102.637	5.250	102.756	102.656	102.556
5.375	104.459	104.346	104.259	5.375	104.419	104.319	104.219	5.375	104.513	104.413	104.313	5.375	103.299	103.186	103.099	5.375	103.259	103.159	103.059
5.500	104.709	104.596	104.509	5.500	104.696	104.596	104.496	5.500	104.790	104.690	104.590	5.500	103.730	103.617	103.530	5.500	103.717	103.617	103.517
5.625	104.849	104.736	104.649	5.625	104.929	104.829	104.729	5.625	105.022	104.922	104.822	5.625	103.663	103.550	103.463	5.625	103.663	103.563	103.463
5.750	105.304	105.176	105.104	5.750	105.622	105.522	105.422	5.750	105.681	105.581	105.481	5.750	103.087	102.958	102.887	5.750	103.087	102.987	102.887
5.875	105.483	105.355	105.283	5.875	105.965	105.865	105.765	5.875	106.028	105.928	105.828	5.875	103.542	103.414	103.342	5.875	103.542	103.442	103.342
5.990	105.591	105.463	105.391	5.990	106.147	106.047	105.947	5.990	106.210	106.110	106.010	5.990	103.893	103.764	103.693	5.990	103.893	103.793	103.693
6.000	105.691	105.563	105.491	6.000	106.247	106.147	106.047	6.000	106.310	106.210	106.110	6.000	103.993	103.864	103.793	6.000	103.993	103.893	103.793
6.125	105.818	105.690	105.618	6.125	106.512	106.412	106.312	6.125	106.574	106.474	106.374	6.125	104.230	104.101	104.030	6.125	104.230	104.130	104.030
6.250	105.994	105.873	105.794	6.250	106.628	106.507	106.428	6.250	106.655	106.534	106.455	6.250	104.213	104.084	104.013	6.250	104.213	104.113	104.013
6.375	106.190	106.069	105.990	6.375	106.966	106.845	106.766	6.375	106.997	106.876	106.797	6.375	104.270	104.141	104.070	6.375	104.270	104.170	104.070

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	99.645	99.545	99.445	4.625	102.795	102.695	102.595	4.625	102.021	101.921	101.821	4.625	101.959	101.759	101.759	3.375	99.786	99.686	99.586
4.500	100.216	100.116	100.016	4.750	103.236	103.136	103.036	4.750	102.103	102.003	101.903	4.750	102.040	101.840	101.840	3.500	100.277	100.177	100.077
4.625	100.521	100.421	100.321	4.875	103.601	103.501	103.401	4.875	102.515	102.415	102.315	4.875	102.453	102.253	102.253	3.625	100.707	100.607	100.507
4.750	101.266	101.166	101.066	4.990	103.763	103.663	103.563	4.990	102.877	102.777	102.677	4.990	102.814	102.614	102.614	3.750	101.063	100.963	100.863
4.875	101.812	101.712	101.612	5.000	103.863	103.763	103.663	5.000	102.977	102.877	102.777	5.000	102.914	102.714	102.714	3.875	101.460	101.360	101.260
4.990	102.226	102.126	102.026	5.125	104.101	104.001	103.901	5.125	103.300	103.200	103.100	5.125	103.238	103.038	103.038	3.990	101.794	101.694	101.594
5.000	102.326	102.226	102.126	5.250	104.502	104.389	104.302	5.250	103.401	103.301	103.201	5.250	103.245	103.045	103.045	4.000	101.894	101.794	101.694
5.125	102.428	102.328	102.228	5.375	104.697	104.584	104.497	5.375	103.676	103.576	103.476	5.375	103.520	103.320	103.320	4.125	102.301	102.201	102.101
5.250	102.837	102.737	102.637	5.500	104.909	104.796	104.709	5.500	103.941	103.841	103.741	5.500	103.785	103.585	103.585	4.250	102.692	102.592	102.492
5.375	103.299	103.199	103.099	5.625	105.076	104.963	104.876	5.625	104.169	104.069	103.969	5.625	104.013	103.813	103.813	4.375	103.090	102.990	102.890
5.500	103.730	103.630	103.530	5.750	105.224	105.095	105.024	5.750	104.702	104.602	104.502	5.750	104.483	104.283	104.283	4.500	103.480	103.380	103.280
5.625	103.663	103.563	103.463	5.875	105.449	105.320	105.249	5.875	105.005	104.905	104.805	5.875	104.786	104.586	104.586	4.625	103.840	103.740	103.640
5.750	103.087	102.987	102.887	5.990	105.547	105.418	105.347	5.990	105.175	105.075	104.975	5.990	104.956	104.756	104.756	4.750	103.573	103.473	103.373
5.875	103.542	103.442	103.342	6.000	105.647	105.518	105.447	6.000	105.275	105.175	105.075	6.000	105.056	104.856	104.856	4.875	103.807	103.707	103.607
5.990	103.893	103.793	103.693	6.125	105.841	105.712	105.641	6.125	105.537	105.437	105.337	6.125	105.318	105.118	105.118	4.990	103.856	103.756	103.656
6.000	103.993	103.893	103.793	6.250	105.745	105.624	105.545	6.250	105.493	105.372	105.293	6.250	105.274	105.074	105.074	5.000	103.956	103.856	103.756
6.125	104.230	104.130	104.030	6.375	105.960	105.839	105.760	6.375	105.784	105.663	105.584	6.375	105.566	105.366	105.366	5.125	103.605	103.505	103.405
6.250	104.013	103.912	103.813	6.500	106.061	105.940	105.861	6.500	105.940	105.819	105.740	6.500	105.722	105.522	105.522	5.250	103.797	103.697	103.597
6.375	102.470	102.349	102.270	6.625	106.138	106.017	105.938	6.625	106.061	105.940	105.861	6.625	105.842	105.642	105.642	5.375	103.991	103.891	103.791

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	99.645	99.545	99.445	4.625	102.795	102.695	102.595	4.625	102.021	101.921	101.821	4.625	101.959	101.759	101.759	3.375	99.786	99.686	99.586	3.375	99.729	99.529	99.529
4.500	100.216	100.116	100.016	4.750	103.236	103.136	103.036	4.750	102.103	102.003	101.903	4.750	102.040	101.840	101.840	3.500	100.277	100.177	100.077	3.500	100.202	100.020	100.002
4.625	100.521	100.421	100.321	4.875	103.601	103.501	103.401	4.875	102.515	102.415	102.315	4.875	102.453	102.253	102.253	3.625	100.707	100.607	100.507	3.625	100.625	100.425	100.425
4.750	101.266	101.166	101.066	4.990	103.763	103.663	103.563	4.990	102.877	102.777	102.677	4.990	102.814	102.614	102.614	3.750	101.063	100.963	100.863	3.750	101.286	101.086	101.086
4.875	101.812	101.712	101.612	5.000	103.863	103.763	103.663	5.000	102.977	102.877	102.777	5.000	102.914	102.714	102.714	3.875	101.460	101.360	101.260	3.875	101.458	101.258	101.258
4.990	102.226	102.126	102.026	5.125	104.101	104.001	103.901	5.125	103.300	103.200	103.100	5.125	103.238	103.038	103.038	3.990	101.794	101.694	101.594	3.990	101.630	101.430	101.430
5.000	102.326	102.226	102.126	5.250	104.502	104.389	104.302	5.250	103.401	103.301	103.201	5.250	103.245	103.045	103.045	4.000	101.894	101.794	101.694	4.000	101.730	101.530	101.530
5.125	102.428	102.328	102.228	5.375	104.697	104.584	104.497	5.375	103.676	103.576	103.476	5.375	103.520	103.320	103.320	4.125	102.301	102.201	102.101	4.125	102.070	101.870	101.870
5.250	102.529	102.429	102.329	5.500	104.909	104.796	104.709	5.500	103.941	103.841	103.741	5.500	103.785	103.585	103.585	4.250	102.692	102.592	102.492	4.250	102.457	102.257	102.257
5.375	103.037	102.937	102.837	5.625	105.076	104.963	104.876	5.625	104.169	104.069	103.969	5.625	104.013	103.813	103.813	4.375	103.090	102.990	102.890	4.375	102.842	102.642	102.642
5.500	103.543	103.443	103.343	5.750	105.242	105.129	105.042	5.750	104.402	104.302	104.202	5.750	104.246	104.046	104.046	4.500	103.596	103.496	103.396	4.500	103.392	103.192	103.192
5.625	103.663	103.563	103.463	5.875	105.449	105.320	105.249	5.875	105.005	104.905	104.805	5.875	104.786	104.586	104.586	4.625	103.940	103.833	103.740	4.625	103.927	103.727	103.727
5.750	103.687	103.587	103.487	5.990	105.547	105.418	105.347	5.990	105.175	105.075	104.975	5.990	104.956	104.756	104.756	4.750	103.573	103.467	103.373	4.750	103.415	103.245	103.245
5.875	103.542	103.442	103.342	6.000	105.647	105.518	105.447	6.000	105.275	105.175	105.075	6.000	105.056	104.856	104.856	4.875	103.807	103.700	103.607	4.875	103.376	103.176	103.176
5.990	103.893	103.793	103.693	6.125	105.841	105.712	105.641	6.125	105.537	105.437	105.337	6.125	105.318	105.118	105.118	4.990	103.856	103.750	103.656	4.990	103.424	103.224	103.224
6.000	103.993	103.893	103.793	6.250	105.745	105.624	105.545	6.250	105.493	105.372	105.293	6.250	105.274	105.074	105.074	5.000	103.956	103.850	103.756	5.000	103.524	103.324	103.324
6.125	104.230	104.130	104.030	6.375	105.960	105.839	105.760	6.375	105.784	105.663	105.584	6.375	105.566	105.366	105.366	5.125	103.605	103.505	103.405	5.125	102.846	102.646	102.646
6.250	102.013	101.892	101.813	6.500	106.061	105.940	105.861	6.500	105.940	105.819	105.740	6.500	105.722	105.522	105.522	5.250	103.797	103.697	103.597	5.250	103.037	102.837	102.837
6.375	102.470	102.349	102.270	6.625	106.138	106.017	105.938	6.625	106.061	105.940	105.861	6.625	105.842	105.642	105.642	5.375	103.991	103.891	103.791	5.375	103.230	103.030	103.030



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.: 5/27/2019
45 Day Lock Exp.: 6/10/2019
60 Day Lock Exp.: 6/24/2019

W. Rate Sheet Dated: 4/25/2019

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
4.000	100.405	100.305	100.205	4.000	100.155	100.055	99.955	4.000	100.155	100.055	99.955	4.000	99.592	99.492	99.392	4.000	99.342	99.242	99.142
4.125	101.001	100.901	100.801	4.125	100.751	100.651	100.551	4.125	100.751	100.651	100.551	4.125	100.188	100.088	99.988	4.125	99.938	99.838	99.738
4.250	101.477	101.377	101.277	4.250	101.227	101.127	101.027	4.250	101.227	101.127	101.027	4.250	100.412	100.312	100.212	4.250	100.162	100.062	99.962
4.375	102.052	101.952	101.852	4.375	101.802	101.702	101.602	4.375	101.802	101.702	101.602	4.375	100.987	100.887	100.787	4.375	100.737	100.637	100.537
4.500	102.536	102.436	102.336	4.500	102.036	101.936	101.836	4.500	102.036	101.936	101.836	4.500	101.471	101.371	101.271	4.500	100.971	100.871	100.771
4.625	102.837	102.737	102.637	4.625	102.337	102.237	102.137	4.625	102.337	102.237	102.137	4.625	101.772	101.672	101.572	4.625	101.272	101.172	101.072
4.750	102.982	102.882	102.782	4.750	102.482	102.382	102.282	4.750	102.482	102.382	102.282	4.750	101.793	101.693	101.593	4.750	101.293	101.193	101.093
4.875	103.541	103.441	103.341	4.875	103.041	102.941	102.841	4.875	103.041	102.941	102.841	4.875	102.352	102.252	102.152	4.875	101.852	101.752	101.652
4.990	103.739	103.639	103.539	4.990	103.239	103.139	103.039	4.990	103.239	103.139	103.039	4.990	102.550	102.450	102.350	4.990	102.050	101.950	101.850
5.000	103.839	103.739	103.639	5.000	103.339	103.239	103.139	5.000	103.339	103.239	103.139	5.000	102.650	102.550	102.450	5.000	102.150	102.050	101.950
5.125	103.695	103.595	103.495	5.125	103.195	103.095	102.995	5.125	103.195	103.095	102.995	5.125	102.100	102.000	101.900	5.125	101.600	101.500	101.400
5.250	104.148	104.048	103.948	5.250	103.648	103.548	103.448	5.250	103.648	103.548	103.448	5.250	102.553	102.453	102.353	5.250	102.053	101.953	101.853
5.375	104.632	104.532	104.432	5.375	104.132	104.032	103.932	5.375	104.132	104.032	103.932	5.375	103.037	102.937	102.837	5.375	102.537	102.437	102.337
5.500	104.865	104.765	104.665	5.500	104.365	104.265	104.165	5.500	104.365	104.265	104.165	5.500	103.270	103.170	103.070	5.500	102.770	102.670	102.570
5.625	104.853	104.753	104.653	5.625	104.353	104.253	104.153	5.625	104.353	104.253	104.153	5.625	102.528	102.428	102.328	5.625	102.028	101.928	101.828
5.750	105.255	105.155	105.055	5.750	105.255	105.155	105.055	5.750	105.255	105.155	105.055	5.750	102.930	102.830	102.730	5.750	102.430	102.330	102.230
5.875	105.550	105.450	105.350	5.875	105.550	105.450	105.350	5.875	105.550	105.450	105.350	5.875	103.225	103.125	103.025	5.875	102.725	102.625	102.525
5.990	105.685	105.585	105.485	5.990	105.685	105.585	105.485	5.990	105.685	105.585	105.485	5.990	103.360	103.260	103.160	5.990	102.860	102.760	102.660
6.000	105.785	105.685	105.585	6.000	105.785	105.685	105.585	6.000	105.785	105.685	105.585	6.000	103.460	103.360	103.260	6.000	102.960	102.860	102.760
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
4.000	99.342	99.242	99.142	4.000	100.639	100.539	100.439	4.000	101.014	100.914	100.814	4.000	101.014	100.914	100.814	3.375	99.924	99.824	99.724
4.125	99.938	99.838	99.738	4.125	101.292	101.192	101.092	4.125	101.667	101.567	101.467	4.125	101.667	101.567	101.467	3.500	100.047	99.947	99.847
4.250	100.162	100.062	99.962	4.250	101.841	101.741	101.641	4.250	102.216	102.116	102.016	4.250	102.216	102.116	102.016	3.625	100.630	100.530	100.430
4.375	100.737	100.637	100.537	4.375	102.152	102.052	101.952	4.375	102.627	102.527	102.427	4.375	102.627	102.527	102.427	3.750	101.108	101.008	100.908
4.500	100.971	100.871	100.771	4.500	102.553	102.453	102.353	4.500	102.928	102.828	102.728	4.500	102.928	102.828	102.728	3.875	101.592	101.492	101.392
4.625	101.272	101.172	101.072	4.625	102.959	102.859	102.759	4.625	103.334	103.234	103.134	4.625	103.334	103.234	103.134	3.990	101.651	101.551	101.451
4.750	101.293	101.193	101.093	4.750	103.365	103.265	103.165	4.750	103.740	103.640	103.540	4.750	103.740	103.640	103.540	4.000	101.751	101.651	101.551
4.875	101.852	101.752	101.652	4.875	103.730	103.630	103.530	4.875	104.105	104.005	103.905	4.875	104.105	104.005	103.905	4.125	102.240	102.140	102.040
4.990	102.050	101.950	101.850	4.990	103.900	103.800	103.700	4.990	104.025	103.925	103.825	4.990	104.025	103.925	103.825	4.250	102.587	102.487	102.387
5.000	102.150	102.050	101.950	5.000	104.000	103.900	103.800	5.000	104.125	104.025	103.925	5.000	104.125	104.025	103.925	4.375	102.977	102.877	102.777
5.125	101.600	101.500	101.400	5.125	104.021	103.921	103.821	5.125	104.146	104.046	103.946	5.125	104.146	104.046	103.946	4.500	102.553	102.453	102.353
5.250	102.053	101.953	101.853	5.250	104.343	104.243	104.143	5.250	104.468	104.368	104.268	5.250	104.468	104.368	104.268	4.625	102.955	102.855	102.755
5.375	103.037	102.937	102.837	5.375	104.749	104.649	104.549	5.375	104.749	104.649	104.549	5.375	104.749	104.649	104.549	4.750	103.395	103.295	103.195
5.500	103.270	103.170	103.070	5.500	104.983	104.883	104.783	5.500	104.983	104.883	104.783	5.500	104.983	104.883	104.783	4.875	103.730	103.630	103.530
5.625	102.528	102.428	102.328	5.625	104.702	104.602	104.502	5.625	104.702	104.602	104.502	5.625	104.702	104.602	104.502	4.990	103.269	103.169	103.069
5.750	102.930	102.830	102.730	5.750	105.015	104.915	104.815	5.750	105.015	104.915	104.815	5.750	105.015	104.915	104.815	5.000	103.369	103.269	103.169
5.875	103.225	103.125	103.025	5.875	105.424	105.324	105.224	5.875	105.424	105.324	105.224	5.875	105.424	105.324	105.224	5.125	103.689	103.589	103.489
5.990	103.360	103.260	103.160	5.990	105.505	105.405	105.305	5.990	105.505	105.405	105.305	5.990	105.505	105.405	105.305	5.250	103.872	103.772	103.672
6.000	103.460	103.360	103.260	6.000	105.605	105.505	105.405	6.000	105.605	105.505	105.405	6.000	105.605	105.505	105.405	5.375	104.089	103.989	103.889
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
3.375	100.424	100.324	100.224	3.375	100.424	100.324	100.224	3.375	99.517	99.417	99.317	3.375	100.017	99.917	99.817	3.375	100.017	99.917	99.817
3.500	100.547	100.447	100.347	3.500	100.547	100.447	100.347	3.500	99.485	99.385	99.285	3.500	99.985	99.885	99.785	3.500	99.985	99.885	99.785
3.625	101.130	101.030	100.930	3.625	101.130	101.030	100.930	3.625	100.068	99.968	99.868	3.625	100.568	100.468	100.368	3.625	100.568	100.468	100.368
3.750	101.608	101.508	101.408	3.750	101.608	101.508	101.408	3.750	100.466	100.366	100.266	3.750	101.066	100.966	100.866	3.750	101.066	100.966	100.866
3.875	101.842	101.742	101.642	3.875	101.842	101.742	101.642	3.875	101.030	100.930	100.830	3.875	101.280	101.180	101.080	3.875	101.280	101.180	101.080
3.990	101.901	101.801	101.701	3.990	101.901	101.801	101.701	3.990	100.591	100.491	100.391	3.990	100.841	100.741	100.641	3.990	100.841	100.741	100.641
4.000	102.001	101.901	101.801	4.000	102.001	101.901	101.801	4.000	100.691	100.591	100.491	4.000	100.941	100.841	100.741	4.000	100.941	100.841	100.741
4.125	102.490	102.390	102.290	4.125	102.490	102.390	102.290	4.125	101.180	101.080	100.980	4.125	101.430	101.330	101.230	4.125	101.430	101.330	101.230
4.250	102.837	102.737	102.637	4.250	102.837	102.737	102.637	4.250	101.527	101.427	101.327	4.250	101.777	101.677	101.577	4.250	101.777	101.677	101.577
4.375	102.852	102.752	102.652	4.375	102.852	102.752	102.652	4.375	101.917										



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.:

5/27/2019

45 Day Lock Exp.:

6/10/2019

60 Day Lock Exp.:

6/24/2019

W. Rate Sheet Dated: 4/25/2019

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
4.000	100.405	100.305	100.205	4.000	100.639	100.539	100.439	3.375	99.924	99.824	99.724	4.000	99.592	99.492	99.392	3.375	99.517	99.417	99.317
4.125	101.001	100.901	100.801	4.125	101.292	101.192	101.092	3.500	100.047	99.947	99.847	4.125	100.188	100.088	99.988	3.500	99.485	99.385	99.285
4.250	101.477	101.377	101.277	4.250	101.841	101.741	101.641	3.625	100.630	100.530	100.430	4.250	100.412	100.312	100.212	3.625	100.068	99.968	99.868
4.375	102.052	101.952	101.852	4.375	102.252	102.152	102.052	3.750	101.108	101.008	100.908	4.375	100.987	100.887	100.787	3.750	100.546	100.446	100.346
4.500	102.536	102.436	102.336	4.500	102.553	102.453	102.353	3.875	101.592	101.492	101.392	4.500	101.471	101.371	101.271	3.875	101.030	100.930	100.830
4.625	102.837	102.737	102.637	4.625	102.959	102.859	102.759	3.990	101.651	101.551	101.451	4.625	101.772	101.672	101.572	3.990	100.591	100.491	100.391
4.750	102.982	102.882	102.782	4.750	103.365	103.265	103.165	4.000	101.751	101.651	101.551	4.750	101.793	101.693	101.593	4.000	100.691	100.591	100.491
4.875	103.541	103.441	103.341	4.875	103.730	103.630	103.530	4.125	102.240	102.140	102.040	4.875	102.352	102.252	102.152	4.125	101.180	101.080	100.980
4.990	103.739	103.639	103.539	4.990	103.900	103.800	103.700	4.250	102.587	102.487	102.387	4.990	102.550	102.450	102.350	4.250	101.527	101.427	101.327
5.000	103.839	103.739	103.639	5.000	104.000	103.900	103.800	4.375	102.977	102.877	102.777	5.000	102.650	102.550	102.450	4.375	101.917	101.817	101.717
5.125	103.695	103.595	103.495	5.125	104.021	103.921	103.821	4.500	102.553	102.453	102.353	5.125	102.100	102.000	101.900	4.500	100.787	100.687	100.587
5.250	104.148	104.048	103.948	5.250	104.343	104.243	104.143	4.625	102.955	102.855	102.755	5.250	102.553	102.453	102.353	4.625	101.189	101.089	100.989
5.375	104.632	104.532	104.432	5.375	104.749	104.649	104.549	4.750	103.395	103.295	103.195	5.375	103.037	102.937	102.837	4.750	101.629	101.529	101.429
5.500	104.865	104.765	104.665	5.500	104.983	104.883	104.783	4.875	103.730	103.630	103.530	5.500	103.270	103.170	103.070	4.875	101.964	101.864	101.764
5.625	104.853	104.753	104.653	5.625	104.702	104.602	104.502	4.990	103.269	103.169	103.069	5.625	102.528	102.428	102.328	4.990	101.362	101.262	101.162
5.750	105.255	105.155	105.055	5.750	105.015	104.915	104.815	5.000	103.369	103.269	103.169	5.750	102.930	102.830	102.730	5.000	101.462	101.362	101.262
5.875	105.550	105.450	105.350	5.875	105.424	105.324	105.224	5.125	103.689	103.589	103.489	5.875	103.225	103.125	103.025	5.125	101.782	101.682	101.582
5.990	105.685	105.585	105.485	5.990	105.505	105.405	105.305	5.250	103.872	103.772	103.672	5.990	103.360	103.260	103.160	5.250	101.965	101.865	101.765
6.000	105.785	105.685	105.585	6.000	105.605	105.505	105.405	5.375	104.089	103.989	103.889	6.000	103.460	103.360	103.260	5.375	102.182	102.082	101.982

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.:

5/27/2019

45 Day Lock Exp.:

6/10/2019

60 Day Lock Exp.:

6/24/2019

W. Rate Sheet Dated: 4/25/2019

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	97.822	97.697	97.572	
3.875	98.248	98.123	97.998	
4.000	98.696	98.571	98.446	
4.125	99.140	99.015	98.890	
4.250	99.598	99.473	99.348	
4.375	100.002	99.877	99.752	
4.500	100.380	100.255	100.130	
4.625	100.718	100.593	100.468	
4.750	101.057	100.932	100.807	
4.875	101.394	101.269	101.144	
5.000	101.703	101.578	101.453	
5.125	101.985	101.860	101.735	
5.250	102.307	102.182	102.057	

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	97.761	97.636	97.511	
3.375	98.318	98.193	98.068	
3.500	98.879	98.754	98.629	
3.625	99.260	99.135	99.010	
3.750	99.693	99.568	99.443	
3.875	100.129	100.004	99.879	
4.000	100.326	100.201	100.076	
4.125	100.577	100.452	100.327	
4.250	100.914	100.789	100.664	
4.375	101.231	101.106	100.981	
4.500	101.456	101.331	101.206	

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	98.041	97.916	97.791	
3.375	98.549	98.424	98.299	
3.500	98.975	98.850	98.725	
3.625	99.375	99.250	99.125	
3.750	99.784	99.659	99.534	
3.875	100.210	100.085	99.960	
4.000	100.588	100.463	100.338	
4.125	100.864	100.739	100.614	
4.250	101.150	101.025	100.900	
4.375	101.411	101.286	101.161	
4.500	101.617	101.492	101.367	
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)