



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.: 5/27/2019

45 Day Lock Exp.: 6/10/2019

60 Day Lock Exp.: 6/25/2019

W. Rate Sheet Dated: 4/26/2019

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	101.252	101.102	100.952	3.750	100.594	100.444	100.294	2.375	96.307	96.157	96.007	3.125	98.781	98.631	98.481
3.875	101.793	101.643	101.493	3.875	101.010	100.860	100.710	2.500	96.800	96.650	96.500	3.250	98.792	98.642	98.492
4.000	102.320	102.170	102.020	4.000	101.431	101.281	101.131	2.625	97.293	97.143	96.993	3.375	99.175	99.025	98.875
4.125	102.841	102.691	102.541	4.125	101.779	101.629	101.479	2.750	98.580	98.430	98.280	3.500	99.561	99.411	99.261
4.250	102.496	102.396	102.296	4.250	101.817	101.717	101.617	2.875	99.069	98.919	98.769	3.625	99.899	99.749	99.599
4.375	102.964	102.864	102.764	4.375	102.190	102.090	101.990	3.000	99.553	99.403	99.253	Margin = 2.250		Index = 2.440	
4.500	103.395	103.295	103.195	4.500	102.535	102.435	102.335	3.125	100.039	99.889	99.739				
4.625	103.845	103.745	103.645	4.625	103.042	102.942	102.842	3.250	100.091	99.941	99.791				
4.750	103.970	103.870	103.770	4.750	102.502	102.402	102.302	3.375	100.567	100.417	100.267				
4.875	103.558	103.458	103.358	4.875	102.876	102.776	102.676	3.500	101.036	100.886	100.736				
5.000	103.950	103.850	103.750	5.000	103.220	103.120	103.020	3.625	101.412	101.262	101.112				
5.125	104.314	104.214	104.114	5.125	103.727	103.627	103.527	3.750	101.239	101.089	100.939				
5.250	103.733	103.633	103.533	5.250	103.109	103.009	102.909	3.875	101.633	101.483	101.333				
5.375	104.165	104.065	103.965	5.375	103.483	103.383	103.283	4.000	102.032	101.882	101.732				
5.500	104.557	104.457	104.357	5.500	103.827	103.727	103.627	4.125	102.357	102.207	102.057				
5.625	104.921	104.821	104.721	5.625	104.334	104.234	104.134	4.250	101.720	101.570	101.420				
5.750	104.871	104.771	104.671	5.750	104.122	104.022	103.922	4.375	102.071	101.921	101.771				
5.875	105.303	105.203	105.103	5.875	104.496	104.396	104.296	4.500	102.393	102.243	102.093				
6.000	105.695	105.595	105.495	6.000	104.840	104.740	104.640	4.625	102.878	102.728	102.578				

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	100.102	99.952	99.802	3.750	99.594	99.444	99.294	2.375	95.307	95.157	95.007	3.125	97.781	97.631	97.481
3.875	100.643	100.493	100.343	3.875	100.010	99.860	99.710	2.500	95.800	95.650	95.500	3.250	97.792	97.642	97.492
4.000	101.170	101.020	100.870	4.000	100.431	100.281	100.131	2.625	96.293	96.143	95.993	3.375	98.175	98.025	97.875
4.125	101.691	101.541	101.391	4.125	100.779	100.629	100.479	2.750	97.580	97.430	97.280	3.500	98.561	98.411	98.261
4.250	101.346	101.246	101.146	4.250	100.817	100.717	100.617	2.875	98.069	97.919	97.769	3.625	98.899	98.749	98.599
4.375	101.814	101.714	101.614	4.375	101.190	101.090	100.990	3.000	98.553	98.403	98.253	Margin = 2.250		Index = 2.440	
4.500	102.245	102.145	102.045	4.500	101.535	101.435	101.335	3.125	99.039	98.889	98.739	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.695	102.595	102.495	4.625	102.042	101.942	101.842	3.250	99.091	98.941	98.791	Rate	30 Day	45 Day	60 Day
4.750	102.820	102.720	102.620	4.750	101.502	101.402	101.302	3.375	99.567	99.417	99.267	4.500	101.095	100.845	100.595
4.875	102.408	102.308	102.208	4.875	101.876	101.776	101.676	3.500	100.036	99.886	99.736	4.625	101.545	101.295	101.045
5.000	102.800	102.700	102.600	5.000	102.220	102.120	102.020	3.625	100.412	100.262	100.112	4.750	100.826	100.576	100.326
5.125	103.164	103.064	102.964	5.125	102.727	102.627	102.527	3.750	100.239	100.089	99.939	4.875	101.258	101.008	100.758
5.250	102.583	102.483	102.383	5.250	102.109	102.009	101.909	3.875	100.633	100.483	100.333	5.000	101.650	101.400	101.150
5.375	103.015	102.915	102.815	5.375	102.483	102.383	102.283	4.000	101.032	100.882	100.732	5.125	102.014	101.764	101.514
5.500	103.407	103.307	103.207	5.500	102.827	102.727	102.627	4.125	101.357	101.207	101.057	5.250	101.433	101.183	100.933
5.625	103.771	103.671	103.571	5.625	103.334	103.234	103.134	4.250	100.720	100.570	100.420	5.375	102.000	101.750	101.500
5.750	103.721	103.621	103.521	5.750	103.122	103.022	102.922	4.375	101.071	100.921	100.771	5.500	102.250	102.000	101.750
5.875	104.153	104.053	103.953	5.875	103.496	103.396	103.296	4.500	101.393	101.243	101.093	5.625	102.500	102.250	102.000
6.000	104.545	104.445	104.345	6.000	103.840	103.740	103.640	4.625	101.878	101.728	101.578	5.750	102.750	102.500	102.250

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.250	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000	-0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000	-0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-1.500	\$275,001 up to HB	0.000
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	100.000	99.750	99.500	5.250	101.233	100.983	100.733
5.750	102.000	101.750	101.500	5.750	101.402	101.152	100.902
5.875	102.250	102.000	101.750	5.875	101.776	101.526	101.276
6.250	102.750	102.500	102.250	6.250	102.307	102.057	101.807
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	98.345	98.095	97.845	
4.625	98.795	98.545	98.295	
4.750	98.076	97.826	97.576	
4.875	98.508	98.258	98.008	
5.000	98.900	98.650	98.400	
5.125	99.264	99.014	98.764	
5.250	98.683	98.433	98.183	
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.:

6/25/2019

W. Rate Sheet Dated: 4/26/2019

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	99.939	99.789	99.639	3.750	99.281	99.131	98.981	2.375	92.807	92.657	92.507	3.125	97.09	96.944	96.794
3.875	100.481	100.331	100.181	3.875	99.698	99.548	99.398	2.500	93.300	93.150	93.000	3.250	97.79	97.642	97.492
4.000	101.007	100.857	100.707	4.000	100.119	99.969	99.819	2.625	93.793	93.643	93.493	3.375	98.17	98.025	97.875
4.125	101.529	101.379	101.229	4.125	100.466	100.316	100.166	2.750	96.892	96.742	96.592	3.500	98.56	98.411	98.261
4.250	101.371	101.271	101.171	4.250	100.692	100.592	100.492	2.875	97.381	97.231	97.081	3.625	98.90	98.749	98.599
4.375	101.839	101.739	101.639	4.375	101.065	100.965	100.865	3.000	97.865	97.715	97.565	Margin = 2.250		Index = 2.440	
4.500	102.270	102.170	102.070	4.500	101.410	101.310	101.210	3.125	98.352	98.202	98.052				
4.625	102.720	102.620	102.520	4.625	101.917	101.817	101.717	3.250	99.091	98.941	98.791				
4.750	102.751	102.651	102.551	4.750	101.283	101.183	101.083	3.375	99.567	99.417	99.267				
4.875	102.339	102.239	102.139	4.875	101.657	101.557	101.457	3.500	100.036	99.886	99.736				
5.000	102.731	102.631	102.531	5.000	102.001	101.901	101.801	3.625	100.412	100.262	100.112				
5.125	103.095	102.995	102.895	5.125	102.508	102.408	102.308	3.750	99.927	99.777	99.627				
5.250	102.326	102.226	102.126	5.250	101.703	101.603	101.503	3.875	100.321	100.171	100.021				
5.375	102.758	102.658	102.558	5.375	102.076	101.976	101.876	4.000	100.719	100.569	100.419				
5.500	103.151	103.051	102.951	5.500	102.420	102.320	102.220	4.125	101.044	100.894	100.744				
5.625	103.514	103.414	103.314	5.625	102.928	102.828	102.728	4.250	100.595	100.445	100.295				
5.750	102.996	102.896	102.796	5.750	102.247	102.147	102.047	4.375	100.946	100.796	100.646				
5.875	103.428	103.328	103.228	5.875	102.621	102.521	102.421	4.500	101.268	101.118	100.968				
6.000	103.820	103.720	103.620	6.000	102.965	102.865	102.765	4.625	101.753	101.603	101.453				

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	98.789	98.639	98.489	3.750	98.281	98.131	97.981	2.375	93.557	93.407	93.257	3.125	96.094	95.944	95.794
3.875	99.331	99.181	99.031	3.875	98.698	98.548	98.398	2.500	94.050	93.900	93.750	3.250	96.792	96.642	96.492
4.000	99.857	99.707	99.557	4.000	99.119	98.969	98.819	2.625	94.543	94.393	94.243	3.375	97.175	97.025	96.875
4.125	100.379	100.229	100.079	4.125	99.466	99.316	99.166	2.750	96.674	96.524	96.374	3.500	97.561	97.411	97.261
4.250	100.221	100.121	100.021	4.250	99.692	99.592	99.492	2.875	97.163	97.013	96.863	3.625	97.899	97.749	97.599
4.375	100.689	100.589	100.489	4.375	100.065	99.965	99.865	3.000	97.646	97.496	97.346	Margin = 2.250		Index = 2.440	
4.500	101.120	101.020	100.920	4.500	100.410	100.310	100.210	3.125	98.133	97.983	97.833	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.570	101.470	101.370	4.625	100.917	100.817	100.717	3.250	97.997	97.847	97.697	Rate	30 Day	45 Day	60 Day
4.750	101.601	101.501	101.401	4.750	100.283	100.183	100.083	3.375	98.474	98.324	98.174	4.500	99.970	99.720	99.470
4.875	101.189	101.089	100.989	4.875	100.657	100.557	100.457	3.500	98.942	98.792	98.642	4.625	100.420	100.170	99.920
5.000	101.581	101.481	101.381	5.000	101.001	100.901	100.801	3.625	99.318	99.168	99.018	4.750	99.607	99.357	99.107
5.125	101.945	101.845	101.745	5.125	101.508	101.408	101.308	3.750	98.989	98.839	98.689	4.875	100.039	99.789	99.539
5.250	101.176	101.076	100.976	5.250	100.703	100.603	100.503	3.875	99.383	99.233	99.083	5.000	100.431	100.181	99.931
5.375	101.608	101.508	101.408	5.375	101.076	100.976	100.876	4.000	99.782	99.632	99.482	5.125	100.795	100.545	100.295
5.500	102.001	101.901	101.801	5.500	101.420	101.320	101.220	4.125	100.107	99.957	99.807	5.250	100.026	99.776	99.526
5.625	102.364	102.264	102.164	5.625	101.928	101.828	101.728	4.250	99.158	99.008	98.858	5.375	100.593	100.343	100.093
5.750	101.846	101.746	101.646	5.750	101.247	101.147	101.047	4.375	99.509	99.359	99.209	5.500	100.844	100.594	100.344
5.875	102.278	102.178	102.078	5.875	101.621	101.521	101.421	4.500	99.830	99.680	99.530	5.625	101.093	100.843	100.593
6.000	102.670	102.570	102.470	6.000	101.965	101.865	101.765	4.625	100.315	100.165	100.015	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 AVIM	-0.750

Max USDA-GRH Rate	
Today:	4/26/2019 5.000%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	98.594	98.344	98.094	5.250	99.826	99.576	99.326
5.750	100.125	99.875	99.625	5.750	99.527	99.277	99.027
5.875	100.375	100.125	99.875	5.875	99.901	99.651	99.401
6.250	99.250	99.000	98.750	6.250	98.807	98.557	98.307
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	97.220	96.970	96.720	
4.625	97.670	97.420	97.170	
4.750	96.857	96.607	96.357	
4.875	97.289	97.039	96.789	
5.000	97.681	97.431	97.181	
5.125	98.045	97.795	97.545	
5.250	97.276	97.026	96.776	
5.375	97.843	97.593	97.343	
5.500	98.094	97.844	97.594	
5.625	98.343	98.093	97.843	
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.: 5/27/2019
45 Day Lock Exp.: 6/10/2019
60 Day Lock Exp.: 6/25/2019

W. Rate Sheet Dated: 4/26/2019

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	101.959	101.859	101.759	4.375	100.978	100.878	100.778	4.375	100.790	100.690	100.590	4.375	101.006	100.906	100.806	4.375	100.025	99.925	99.825
4.500	102.451	102.351	102.251	4.500	101.519	101.419	101.319	4.500	101.332	101.232	101.132	4.500	101.518	101.418	101.318	4.500	100.586	100.486	100.386
4.625	102.779	102.679	102.579	4.625	101.920	101.820	101.720	4.625	101.732	101.632	101.532	4.625	101.751	101.651	101.551	4.625	100.892	100.792	100.692
4.750	103.100	103.000	102.900	4.750	102.563	102.463	102.363	4.750	102.560	102.460	102.360	4.750	101.977	101.877	101.777	4.750	101.440	101.340	101.240
4.875	103.487	103.387	103.287	4.875	103.002	102.902	102.802	4.875	103.002	102.902	102.802	4.875	102.462	102.362	102.262	4.875	101.977	101.877	101.777
4.990	103.791	103.691	103.591	4.990	103.349	103.249	103.149	4.990	103.349	103.249	103.149	4.990	102.825	102.725	102.625	4.990	102.383	102.283	102.183
5.000	103.891	103.791	103.691	5.000	103.449	103.349	103.249	5.000	103.449	103.349	103.249	5.000	102.925	102.825	102.725	5.000	102.483	102.383	102.283
5.125	103.979	103.879	103.779	5.125	103.752	103.652	103.552	5.125	103.752	103.652	103.552	5.125	102.817	102.717	102.617	5.125	102.590	102.490	102.390
5.250	104.299	104.186	104.099	5.250	104.225	104.125	104.025	5.250	104.315	104.215	104.115	5.250	102.970	102.857	102.770	5.250	102.896	102.796	102.696
5.375	104.590	104.477	104.390	5.375	104.556	104.456	104.356	5.375	104.649	104.549	104.449	5.375	103.428	103.315	103.228	5.375	103.394	103.294	103.194
5.500	104.838	104.725	104.638	5.500	104.830	104.730	104.630	5.500	104.924	104.824	104.724	5.500	103.854	103.741	103.654	5.500	103.846	103.746	103.646
5.625	104.975	104.862	104.775	5.625	105.060	104.960	104.860	5.625	105.154	105.054	104.954	5.625	103.787	103.674	103.587	5.625	103.787	103.687	103.587
5.750	105.436	105.307	105.236	5.750	105.761	105.661	105.561	5.750	105.820	105.720	105.620	5.750	103.787	103.674	103.587	5.750	103.787	103.687	103.587
5.875	105.614	105.486	105.414	5.875	106.101	106.001	105.901	5.875	106.163	106.063	105.963	5.875	103.787	103.674	103.587	5.875	103.787	103.687	103.587
5.990	105.720	105.591	105.520	5.990	106.283	106.183	106.083	5.990	106.345	106.245	106.145	5.990	104.023	103.895	103.823	5.990	104.023	103.923	103.823
6.000	105.820	105.691	105.620	6.000	106.383	106.283	106.183	6.000	106.445	106.345	106.245	6.000	104.123	103.995	103.923	6.000	104.123	104.023	103.923
6.125	105.947	105.819	105.747	6.125	106.647	106.547	106.447	6.125	106.709	106.609	106.509	6.125	104.356	104.227	104.156	6.125	104.356	104.256	104.156
6.250	106.127	106.006	105.927	6.250	106.760	106.639	106.560	6.250	106.788	106.667	106.588	6.250	104.146	104.025	103.946	6.250	104.146	104.025	103.946
6.375	106.322	106.201	106.122	6.375	107.097	106.976	106.897	6.375	107.128	107.007	106.928	6.375	102.602	102.481	102.402	6.375	102.602	102.481	102.402

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	99.837	99.737	99.637	4.625	102.968	102.868	102.768	4.625	102.200	102.100	102.000	4.625	102.137	102.037	101.937	3.375	99.897	99.797	99.697
4.500	100.399	100.299	100.199	4.750	103.402	103.302	103.202	4.750	102.272	102.172	102.072	4.750	102.209	102.109	102.009	3.500	100.355	100.255	100.155
4.625	100.704	100.604	100.504	4.875	103.762	103.662	103.562	4.875	102.679	102.579	102.479	4.875	102.617	102.517	102.417	3.625	100.779	100.679	100.579
4.750	101.437	101.337	101.237	4.990	103.922	103.822	103.722	4.990	103.036	102.936	102.836	4.990	102.973	102.773	102.773	3.750	101.169	101.069	100.969
4.875	101.977	101.877	101.777	5.000	104.022	103.922	103.822	5.000	103.136	103.036	102.936	5.000	103.073	102.873	102.873	3.875	101.560	101.460	101.360
4.990	102.383	102.283	102.183	5.125	104.260	104.160	104.060	5.125	103.459	103.359	103.259	5.125	103.396	103.196	103.196	3.990	101.888	101.788	101.688
5.000	102.483	102.383	102.283	5.250	104.635	104.522	104.435	5.250	103.539	103.439	103.339	5.250	103.383	103.183	103.183	4.000	101.988	101.888	101.788
5.125	102.590	102.490	102.390	5.375	104.827	104.714	104.627	5.375	103.812	103.712	103.612	5.375	103.656	103.456	103.456	4.125	102.388	102.288	102.188
5.250	102.970	102.870	102.770	5.500	105.036	104.923	104.836	5.500	104.074	103.974	103.874	5.500	103.918	103.718	103.718	4.250	102.774	102.674	102.574
5.375	103.428	103.328	103.228	5.625	105.205	105.092	105.005	5.625	104.300	104.200	104.100	5.625	104.144	103.944	103.944	4.375	103.168	103.068	102.968
5.500	103.854	103.754	103.654	5.750	105.356	105.228	105.156	5.750	104.839	104.739	104.639	5.750	104.621	104.421	104.421	4.500	103.556	103.456	103.356
5.625	103.787	103.687	103.587	5.875	105.579	105.451	105.379	5.875	105.140	105.040	104.940	5.875	104.921	104.721	104.721	4.625	103.380	103.273	103.180
5.750	103.220	103.120	103.020	5.990	105.677	105.548	105.477	5.990	105.310	105.210	105.110	5.990	105.091	104.891	104.891	4.750	103.610	103.503	103.410
5.875	103.671	103.571	103.471	6.000	105.777	105.648	105.577	6.000	105.410	105.310	105.210	6.000	105.191	104.991	104.991	4.875	103.841	103.734	103.641
5.990	104.023	103.923	103.823	6.125	105.969	105.840	105.769	6.125	105.671	105.571	105.471	6.125	105.452	105.252	105.252	4.990	103.888	103.781	103.688
6.000	104.123	104.023	103.923	6.250	105.877	105.756	105.677	6.250	105.625	105.504	105.425	6.250	105.407	105.207	105.207	5.000	103.988	103.881	103.788
6.125	104.356	104.256	104.156	6.375	106.091	105.970	105.891	6.375	105.915	105.794	105.715	6.375	105.697	105.497	105.497	5.125	103.647	103.547	103.447
6.250	102.146	102.025	101.946	6.500	106.193	106.072	105.993	6.500	106.070	105.949	105.870	6.500	105.852	105.652	105.652	5.250	103.838	103.738	103.638
6.375	102.602	102.481	102.402	6.625	106.271	106.150	106.071	6.625	106.190	106.069	105.990	6.625	105.971	105.771	105.771	5.375	104.031	103.931	103.831

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	99.837	99.737	99.637	4.625	102.968	102.868	102.768	4.625	102.200	102.100	102.000	4.625	102.137	102.037	101.937	3.375	99.897	99.797	99.697	3.375	99.854	99.654	99.654
4.500	100.399	100.299	100.199	4.750	103.402	103.302	103.202	4.750	102.272	102.172	102.072	4.750	102.209	102.109	102.009	3.500	100.355	100.255	100.155	3.500	100.279	100.079	100.079
4.625	100.704	100.604	100.504	4.875	103.762	103.662	103.562	4.875	102.679	102.579	102.479	4.875	102.617	102.517	102.417	3.625	100.779	100.679	100.579	3.625	100.697	100.497	100.497
4.750	101.437	101.337	101.237	4.990	103.922	103.822	103.722	4.990	103.036	102.936	102.836	4.990	102.973	102.873	102.773	3.750	101.169	101.069	100.969	3.750	101.385	101.185	101.185
4.875	101.977	101.877	101.777	5.000	104.022	103.922	103.822	5.000	103.136	103.036	102.936	5.000	103.073	102.973	102.873	3.875	101.560	101.460	101.360	3.875	101.555	101.355	101.355
4.990	102.383	102.283	102.183	5.125	104.260	104.160	104.060	5.125	103.459	103.359	103.259	5.125	103.396	103.296	103.196	3.990	101.888	101.788	101.688	3.990	101.723	101.523	101.523
5.000	102.483	102.383	102.283	5.250	104.635	104.522	104.435	5.250	103.539	103.439	103.339	5.250	103.383	103.283	103.183	4.000	101.988	101.888	101.788	4.000	101.823	101.623	101.623
5.125	102.590	102.490	102.390	5.375	104.827	104.714	104.627	5.375	103.812	103.712	103.612	5.375	103.656	103.556	103.456	4.125	102.388	102.288	102.188	4.125	102.156	101.956	101.956
5.250	102.970	102.870	102.770	5.500	105.036	104.923	104.836	5.500	104.074	103.974	103.874	5.500	103.918	103.818	103.718	4.250	102.774	102.674	102.574	4.250	102.539	102.339	102.339
5.375	103.402	103.302	103.202	5.625	105.245	105.132	105.045	5.625	104.283	104.183	104.083	5.625	104.127	104.027	103.927	4.375	103.164	103.064	102.964	4.375	102.919	102.719	102.719
5.500	103.854	103.754	103.654	5.750	105.356	105.228	105.156	5.750	104.839	104.739	104.639	5.750	104.621	104.521	104.421	4.500	103.576	103.476	103.376	4.500	103.328	103.128	103.128
5.625	103.787	103.687	103.587	5.875	105.529	105.451	105.379	5.875	105.140	105.040	104.940	5.875	104.921	104.821	104.721	4.625	103.380	103.273	103.180	4.625	102.966	102.766	102.766
5.750	103.220	103.120	103.020	5.990	105.677	105.548	105.477	5.990	105.310	105.210	105.110	5.990	105.091	104.991	104.891	4.750	103.610	103.503	103.410	4.750	103.182	102.982	102.982
5.875	103.671	103.571	103.471	6.000	105.777	105.648	105.577	6.000	105.410	105.310	105.210	6.000	105.191	105.091	104.991	4.875	103.841	103.734	103.641	4.875	103.411	103.211	103.211
5.990	104.023	103.923	103.823	6.125	105.969	105.840	105.769	6.125	105.671	105.571	105.471	6.125	105.452	105.352	105.252	4.990	103.888	103.781	103.688	4.990	103.457	103.257	103.257
6.000	104.123	104.023	103.923	6.250	105.877	105.756	105.677	6.250	105.625	105.504	105.425	6.250	105.407	105.307	105.207	5.000	103.988	103.881	103.788	5.000	103.557	103.357	103.357
6.125	104.356	104.256	104.156	6.375	106.091	105.970	105.891	6.375	105.915	105.794	105.715	6.375	105.697	105.597	105.497	5.125	103.647	103.547	103.447	5.125	102.888	102.688	102.688
6.250	104.146	104.025	103.946	6.500	106.193	106.072	105.993	6.500	106.070	105.949	105.870	6.500	105.852	105.752	105.652	5.250	103.838	103.738	103.638	5.250	103.078	102.878	102.878
6.375	102.602	102.481	102.402	6.625	106.271	106.150	106.071	6.625	106.190	106.069	105.990	6.625	105.971	105.871	105.771	5.375	104.031	103.931	103.831	5.375	103.270	103.070	103.070



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk e-mail: Lockdesk@afrawholesale.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.:

6/25/2019

W. Rate Sheet Dated: 4/26/2019

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	100.641	100.541	100.441	4.000	100.391	100.291	100.191	4.000	100.391	100.291	100.191	4.000	99.828	99.728	99.628	4.000	99.578	99.478	99.378
4.125	101.232	101.132	101.032	4.125	100.982	100.882	100.782	4.125	100.982	100.882	100.782	4.125	100.419	100.319	100.219	4.125	100.169	100.069	99.969
4.250	101.768	101.668	101.568	4.250	101.518	101.418	101.318	4.250	101.518	101.418	101.318	4.250	100.707	100.607	100.507	4.250	100.457	100.357	100.257
4.375	102.262	102.162	102.062	4.375	102.012	101.912	101.812	4.375	102.012	101.912	101.812	4.375	101.201	101.101	101.001	4.375	100.951	100.851	100.751
4.500	102.731	102.631	102.531	4.500	102.231	102.131	102.031	4.500	102.231	102.131	102.031	4.500	101.670	101.570	101.470	4.500	101.170	101.070	100.970
4.625	103.037	102.937	102.837	4.625	102.537	102.437	102.337	4.625	102.537	102.437	102.337	4.625	101.976	101.876	101.776	4.625	101.476	101.376	101.276
4.750	103.111	103.011	102.911	4.750	102.611	102.511	102.411	4.750	102.611	102.511	102.411	4.750	101.925	101.825	101.725	4.750	101.425	101.325	101.225
4.875	103.664	103.564	103.464	4.875	103.164	103.064	102.964	4.875	103.164	103.064	102.964	4.875	102.478	102.378	102.278	4.875	101.978	101.878	101.778
4.990	103.858	103.758	103.658	4.990	103.358	103.258	103.158	4.990	103.358	103.258	103.158	4.990	102.672	102.572	102.472	4.990	102.172	102.072	101.972
5.000	103.958	103.858	103.758	5.000	103.458	103.358	103.258	5.000	103.458	103.358	103.258	5.000	102.772	102.672	102.572	5.000	102.272	102.172	102.072
5.125	103.818	103.718	103.618	5.125	103.318	103.218	103.118	5.125	103.318	103.218	103.118	5.125	102.198	102.098	101.998	5.125	101.698	101.598	101.498
5.250	104.265	104.165	104.065	5.250	103.765	103.665	103.565	5.250	103.765	103.665	103.565	5.250	102.645	102.545	102.445	5.250	102.145	102.045	101.945
5.375	104.743	104.643	104.543	5.375	104.243	104.143	104.043	5.375	104.243	104.143	104.043	5.375	103.123	103.023	102.923	5.375	103.123	103.023	102.923
5.500	104.989	104.889	104.789	5.500	104.489	104.389	104.289	5.500	104.489	104.389	104.289	5.500	103.369	103.269	103.169	5.500	103.369	103.269	103.169
5.625	104.965	104.865	104.765	5.625	104.465	104.365	104.265	5.625	104.465	104.365	104.265	5.625	102.599	102.499	102.399	5.625	102.599	102.499	102.399
5.750	105.361	105.261	105.161	5.750	105.361	105.261	105.161	5.750	105.361	105.261	105.161	5.750	102.995	102.895	102.795	5.750	102.995	102.895	102.795
5.875	105.652	105.552	105.452	5.875	105.652	105.552	105.452	5.875	105.652	105.552	105.452	5.875	103.286	103.186	103.086	5.875	103.286	103.186	103.086
5.990	105.786	105.686	105.586	5.990	105.786	105.686	105.586	5.990	105.786	105.686	105.586	5.990	103.420	103.320	103.220	5.990	103.420	103.320	103.220
6.000	105.886	105.786	105.686	6.000	105.886	105.786	105.686	6.000	105.886	105.786	105.686	6.000	103.520	103.420	103.320	6.000	103.520	103.420	103.320
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	99.578	99.478	99.378	4.000	100.848	100.748	100.648	4.000	101.223	101.123	101.023	4.000	101.223	101.123	101.023	3.375	100.160	100.060	99.960
4.125	100.169	100.069	99.969	4.125	101.566	101.466	101.366	4.125	101.941	101.841	101.741	4.125	101.941	101.841	101.741	3.500	100.136	100.036	99.936
4.250	100.457	100.357	100.257	4.250	101.980	101.880	101.780	4.250	102.355	102.255	102.155	4.250	102.355	102.255	102.155	3.625	100.116	100.016	99.916
4.375	100.951	100.851	100.751	4.375	102.389	102.289	102.189	4.375	102.764	102.664	102.564	4.375	102.764	102.664	102.564	3.750	100.192	100.092	99.992
4.500	101.170	101.070	100.970	4.500	102.709	102.609	102.509	4.500	103.084	102.984	102.884	4.500	103.084	102.984	102.884	3.875	101.671	101.571	101.471
4.625	101.476	101.376	101.276	4.625	103.195	103.095	102.995	4.625	103.570	103.470	103.370	4.625	103.570	103.470	103.370	3.990	101.704	101.604	101.504
4.750	101.425	101.325	101.225	4.750	103.480	103.380	103.280	4.750	103.855	103.755	103.655	4.750	103.855	103.755	103.655	4.000	101.804	101.704	101.604
4.875	101.978	101.878	101.778	4.875	103.842	103.742	103.642	4.875	104.217	104.117	104.017	4.875	104.217	104.117	104.017	4.125	102.280	102.180	102.080
4.990	102.172	102.072	101.972	4.990	104.012	103.912	103.812	4.990	104.137	104.037	103.937	4.990	104.137	104.037	103.937	4.250	102.633	102.533	102.433
5.000	102.272	102.172	102.072	5.000	104.112	104.012	103.912	5.000	104.237	104.137	104.037	5.000	104.237	104.137	104.037	4.375	103.013	102.913	102.813
5.125	101.698	101.598	101.498	5.125	104.143	104.043	103.943	5.125	104.268	104.168	104.068	5.125	104.268	104.168	104.068	4.500	102.586	102.486	102.374
5.250	102.145	102.045	101.945	5.250	104.461	104.361	104.261	5.250	104.586	104.486	104.386	5.250	104.586	104.486	104.386	4.625	102.981	102.881	102.772
5.375	103.123	103.023	102.923	5.375	104.864	104.764	104.664	5.375	104.864	104.764	104.664	5.375	104.864	104.764	104.664	4.750	103.420	103.320	103.211
5.500	103.369	103.269	103.169	5.500	105.095	104.995	104.895	5.500	105.095	104.995	104.895	5.500	105.095	104.995	104.895	4.875	103.771	103.671	103.564
5.625	102.599	102.499	102.399	5.625	104.812	104.712	104.612	5.625	104.812	104.712	104.612	5.625	104.812	104.712	104.612	4.990	103.317	103.217	103.117
5.750	102.995	102.895	102.795	5.750	105.123	105.023	104.923	5.750	105.123	105.023	104.923	5.750	105.123	105.023	104.923	5.000	103.417	103.317	103.217
5.875	103.286	103.186	103.086	5.875	105.530	105.430	105.330	5.875	105.530	105.430	105.330	5.875	105.530	105.430	105.330	5.125	103.735	103.635	103.535
5.990	103.420	103.320	103.220	5.990	105.608	105.508	105.408	5.990	105.608	105.508	105.408	5.990	105.608	105.508	105.408	5.250	103.917	103.817	103.717
6.000	103.520	103.420	103.320	6.000	105.708	105.608	105.508	6.000	105.708	105.608	105.508	6.000	105.708	105.608	105.508	5.375	104.130	104.030	103.930
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	100.660	100.560	100.460	3.375	100.660	100.560	100.460	3.375	99.573	99.473	99.373	3.375	100.253	100.153	100.053	3.375	100.253	100.153	100.053
3.500	100.636	100.536	100.436	3.500	100.636	100.536	100.436	3.500	99.576	99.476	99.376	3.500	100.076	99.976	99.876	3.500	100.076	99.976	99.876
3.625	101.216	101.116	101.016	3.625	101.216	101.116	101.016	3.625	100.156	100.056	99.956	3.625	100.656	100.556	100.456	3.625	100.656	100.556	100.456
3.750	101.692	101.592	101.492	3.750	101.692	101.592	101.492	3.750	100.632	100.532	100.432	3.750	101.132	101.032	100.932	3.750	101.132	101.032	100.932
3.875	101.921	101.821	101.721	3.875	101.921	101.821	101.721	3.875	101.111	101.011	100.911	3.875	101.361	101.261	101.161	3.875	101.361	101.261	101.161
3.990	101.954	101.854	101.754	3.990	101.954	101.854	101.754	3.990	100.641	100.541	100.441	3.990	100.891	100.791	100.691	3.990	100.891	100.791	100.691
4.000	102.054	101.954	101.854	4.000	102.054	101.954	101.854	4.000	100.74										



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.:

6/25/2019

W. Rate Sheet Dated: 4/26/2019

Release Time: 10:00 am ET

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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.:

6/25/2019

W. Rate Sheet Dated: 4/26/2019

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)