



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.: 5/29/2019

45 Day Lock Exp.: 6/13/2019

60 Day Lock Exp.: 6/28/2019

W. Rate Sheet Dated: 4/29/2019

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	101.158	101.008	100.858	3.750	100.509	100.359	100.209	2.375	96.479	96.329	96.179	3.125	98.799	98.649	98.499
3.875	101.700	101.550	101.400	3.875	100.926	100.776	100.626	2.500	96.996	96.846	96.696	3.250	98.810	98.660	98.510
4.000	102.226	102.076	101.926	4.000	101.347	101.197	101.047	2.625	97.489	97.339	97.189	3.375	99.193	99.043	98.893
4.125	102.748	102.598	102.448	4.125	101.694	101.544	101.394	2.750	98.576	98.426	98.276	3.500	99.579	99.429	99.279
4.250	102.433	102.333	102.233	4.250	101.763	101.663	101.563	2.875	99.065	98.915	98.765	3.625	99.917	99.767	99.617
4.375	102.901	102.801	102.701	4.375	102.137	102.037	101.937	3.000	99.549	99.399	99.249	Margin = 2.250		Index = 2.440	
4.500	103.332	103.232	103.132	4.500	102.481	102.381	102.281	3.125	100.035	99.885	99.735				
4.625	103.782	103.682	103.582	4.625	102.989	102.889	102.789	3.250	100.064	99.914	99.764				
4.750	103.907	103.807	103.707	4.750	102.495	102.395	102.295	3.375	100.540	100.390	100.240				
4.875	103.542	103.442	103.342	4.875	102.869	102.769	102.669	3.500	101.009	100.859	100.709				
5.000	103.935	103.835	103.735	5.000	103.213	103.113	103.013	3.625	101.384	101.234	101.084				
5.125	104.298	104.198	104.098	5.125	103.721	103.621	103.521	3.750	101.224	101.074	100.924				
5.250	103.779	103.679	103.579	5.250	103.165	103.065	102.965	3.875	101.618	101.468	101.318				
5.375	104.212	104.112	104.012	5.375	103.538	103.438	103.338	4.000	102.016	101.866	101.716				
5.500	104.604	104.504	104.404	5.500	103.883	103.783	103.683	4.125	102.341	102.191	102.041				
5.625	104.968	104.868	104.768	5.625	104.390	104.290	104.190	4.250	101.759	101.609	101.459				
5.750	104.871	104.771	104.671	5.750	104.131	104.031	103.931	4.375	102.110	101.960	101.810				
5.875	105.303	105.203	105.103	5.875	104.505	104.405	104.305	4.500	102.432	102.282	102.132				
6.000	105.695	105.595	105.495	6.000	104.849	104.749	104.649	4.625	102.917	102.767	102.617				

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	100.008	99.858	99.708	3.750	99.509	99.359	99.209	2.375	95.479	95.329	95.179	3.125	97.799	97.649	97.499
3.875	100.550	100.400	100.250	3.875	99.926	99.776	99.626	2.500	95.996	95.846	95.696	3.250	97.810	97.660	97.510
4.000	101.076	100.926	100.776	4.000	100.347	100.197	100.047	2.625	96.489	96.339	96.189	3.375	98.193	98.043	97.893
4.125	101.598	101.448	101.298	4.125	100.694	100.544	100.394	2.750	97.576	97.426	97.276	3.500	98.579	98.429	98.279
4.250	101.283	101.183	101.083	4.250	100.763	100.663	100.563	2.875	98.065	97.915	97.765	3.625	98.917	98.767	98.617
4.375	101.751	101.651	101.551	4.375	101.137	101.037	100.937	3.000	98.549	98.399	98.249	Margin = 2.250		Index = 2.440	
4.500	102.182	102.082	101.982	4.500	101.481	101.381	101.281	3.125	99.035	98.885	98.735	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.632	102.532	102.432	4.625	101.989	101.889	101.789	3.250	99.064	98.914	98.764	Rate	30 Day	45 Day	60 Day
4.750	102.757	102.657	102.557	4.750	101.495	101.395	101.295	3.375	99.540	99.390	99.240	4.500	101.032	100.782	100.532
4.875	102.392	102.292	102.192	4.875	101.869	101.769	101.669	3.500	100.009	99.859	99.709	4.625	101.482	101.232	100.982
5.000	102.785	102.685	102.585	5.000	102.213	102.113	102.013	3.625	100.384	100.234	100.084	4.750	100.810	100.560	100.310
5.125	103.148	103.048	102.948	5.125	102.721	102.621	102.521	3.750	100.224	100.074	99.924	4.875	101.242	100.992	100.742
5.250	102.629	102.529	102.429	5.250	102.165	102.065	101.965	3.875	100.618	100.468	100.318	5.000	101.635	101.385	101.135
5.375	103.062	102.962	102.862	5.375	102.538	102.438	102.338	4.000	101.016	100.866	100.716	5.125	101.998	101.748	101.498
5.500	103.454	103.354	103.254	5.500	102.883	102.783	102.683	4.125	101.341	101.191	101.041	5.250	101.479	101.229	100.979
5.625	103.818	103.718	103.618	5.625	103.390	103.290	103.190	4.250	100.759	100.609	100.459	5.375	102.000	101.750	101.500
5.750	103.721	103.621	103.521	5.750	103.131	103.031	102.931	4.375	101.110	100.960	100.810	5.500	102.250	102.000	101.750
5.875	104.153	104.053	103.953	5.875	103.505	103.405	103.305	4.500	101.432	101.282	101.132	5.625	102.500	102.250	102.000
6.000	104.545	104.445	104.345	6.000	103.849	103.749	103.649	4.625	101.917	101.767	101.617	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	101.286	101.036	100.786
5.750	102.000	101.750	101.500	5.750	101.411	101.161	100.911
5.875	102.250	102.000	101.750	5.875	101.785	101.535	101.285
6.250	102.750	102.500	102.250	6.250	102.316	102.066	101.816
Lender paid price cap after comp plan = 100.000							

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:	4/29/2019	5.000%

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	98.282	98.032	97.782	
4.625	98.732	98.482	98.232	
4.750	98.060	97.810	97.560	
4.875	98.492	98.242	97.992	
5.000	98.885	98.635	98.385	
5.125	99.248	98.998	98.748	
5.250	98.729	98.479	98.229	
5.375	99.250	99.000	98.750	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
5.750	100.000	99.750	99.500	

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



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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/29/2019

45 Day Lock Exp.:

6/13/2019

60 Day Lock Exp.:

6/28/2019

W. Rate Sheet Dated: 4/29/2019

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	99.845	99.695	99.545	3.750	99.197	99.047	98.897	2.375	92.979	92.829	92.679	3.125	97.11	96.962	96.812
3.875	100.387	100.237	100.087	3.875	99.613	99.463	99.313	2.500	93.496	93.346	93.196	3.250	97.81	97.660	97.510
4.000	100.914	100.764	100.614	4.000	100.034	99.884	99.734	2.625	93.989	93.839	93.689	3.375	98.19	98.043	97.893
4.125	101.435	101.285	101.135	4.125	100.382	100.232	100.082	2.750	96.888	96.738	96.588	3.500	98.58	98.429	98.279
4.250	101.308	101.208	101.108	4.250	100.638	100.538	100.438	2.875	97.378	97.228	97.078	3.625	98.92	98.767	98.617
4.375	101.776	101.676	101.576	4.375	101.012	100.912	100.812	3.000	97.861	97.711	97.561	Margin = 2.250		Index = 2.440	
4.500	102.207	102.107	102.007	4.500	101.356	101.256	101.156	3.125	98.348	98.198	98.048				
4.625	102.657	102.557	102.457	4.625	101.864	101.764	101.664	3.250	99.064	98.914	98.764				
4.750	102.688	102.588	102.488	4.750	101.277	101.177	101.077	3.375	99.540	99.390	99.240				
4.875	102.323	102.223	102.123	4.875	101.650	101.550	101.450	3.500	100.009	99.859	99.709				
5.000	102.716	102.616	102.516	5.000	101.994	101.894	101.794	3.625	100.384	100.234	100.084				
5.125	103.079	102.979	102.879	5.125	102.502	102.402	102.302	3.750	99.911	99.761	99.611				
5.250	102.373	102.273	102.173	5.250	101.759	101.659	101.559	3.875	100.305	100.155	100.005				
5.375	102.805	102.705	102.605	5.375	102.132	102.032	101.932	4.000	100.704	100.554	100.404				
5.500	103.198	103.098	102.998	5.500	102.476	102.376	102.276	4.125	101.029	100.879	100.729				
5.625	103.561	103.461	103.361	5.625	102.984	102.884	102.784	4.250	100.634	100.484	100.334				
5.750	102.996	102.896	102.796	5.750	102.256	102.156	102.056	4.375	100.985	100.835	100.685				
5.875	103.428	103.328	103.228	5.875	102.630	102.530	102.430	4.500	101.307	101.157	101.007				
6.000	103.820	103.720	103.620	6.000	102.974	102.874	102.774	4.625	101.792	101.642	101.492				

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	98.695	98.545	98.395	3.750	98.197	98.047	97.897	2.375	93.729	93.579	93.429	3.125	96.112	95.962	95.812
3.875	99.237	99.087	98.937	3.875	98.613	98.463	98.313	2.500	94.246	94.096	93.946	3.250	96.810	96.660	96.510
4.000	99.764	99.614	99.464	4.000	99.034	98.884	98.734	2.625	94.739	94.589	94.439	3.375	97.193	97.043	96.893
4.125	100.285	100.135	99.985	4.125	99.382	99.232	99.082	2.750	96.670	96.520	96.370	3.500	97.579	97.429	97.279
4.250	100.158	100.058	99.958	4.250	99.638	99.538	99.438	2.875	97.159	97.009	96.859	3.625	97.917	97.767	97.617
4.375	100.626	100.526	100.426	4.375	100.012	99.912	99.812	3.000	97.642	97.492	97.342	Margin = 2.250		Index = 2.440	
4.500	101.057	100.957	100.857	4.500	100.356	100.256	100.156	3.125	98.129	97.979	97.829	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.507	101.407	101.307	4.625	100.864	100.764	100.664	3.250	97.970	97.820	97.670	Rate	30 Day	45 Day	60 Day
4.750	101.538	101.438	101.338	4.750	100.277	100.177	100.077	3.375	98.446	98.296	98.146	4.500	99.907	99.657	99.407
4.875	101.173	101.073	100.973	4.875	100.650	100.550	100.450	3.500	98.915	98.765	98.615	4.625	100.357	100.107	99.857
5.000	101.566	101.466	101.366	5.000	100.994	100.894	100.794	3.625	99.291	99.141	98.991	4.750	99.591	99.341	99.091
5.125	101.929	101.829	101.729	5.125	101.502	101.402	101.302	3.750	98.974	98.824	98.674	4.875	100.023	99.773	99.523
5.250	101.223	101.123	101.023	5.250	100.759	100.659	100.559	3.875	99.368	99.218	99.068	5.000	100.416	100.166	99.916
5.375	101.655	101.555	101.455	5.375	101.132	101.032	100.932	4.000	99.766	99.616	99.466	5.125	100.779	100.529	100.279
5.500	102.048	101.948	101.848	5.500	101.476	101.376	101.276	4.125	100.091	99.941	99.791	5.250	100.073	99.823	99.573
5.625	102.411	102.311	102.211	5.625	101.984	101.884	101.784	4.250	99.197	99.047	98.897	5.375	100.593	100.343	100.093
5.750	101.846	101.746	101.646	5.750	101.256	101.156	101.056	4.375	99.548	99.398	99.248	5.500	100.844	100.594	100.344
5.875	102.278	102.178	102.078	5.875	101.630	101.530	101.430	4.500	99.869	99.719	99.569	5.625	101.093	100.843	100.593
6.000	102.670	102.570	102.470	6.000	101.974	101.874	101.774	4.625	100.354	100.204	100.054	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:	4/29/2019 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	99.880	99.630	99.380
5.750	100.125	99.875	99.625	5.750	99.536	99.286	99.036
5.875	100.375	100.125	99.875	5.875	99.910	99.660	99.410
6.250	99.250	99.000	98.750	6.250	98.816	98.566	98.316
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	97.157	96.907	96.657	
4.625	97.607	97.357	97.107	
4.750	96.841	96.591	96.341	
4.875	97.273	97.023	96.773	
5.000	97.666	97.416	97.166	
5.125	98.029	97.779	97.529	
5.250	97.323	97.073	96.823	
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.: 5/29/2019
45 Day Lock Exp.: 6/13/2019
60 Day Lock Exp.: 6/28/2019

W. Rate Sheet Dated: 4/29/2019

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	101.790	101.690	101.590	4.375	100.823	100.723	100.623	4.375	100.635	100.535	100.435	4.375	100.837	100.737	100.637	4.375	99.870	99.770	99.670
4.500	102.275	102.175	102.075	4.500	101.357	101.257	101.157	4.500	101.169	101.069	100.969	4.500	101.340	101.240	101.140	4.500	100.422	100.322	100.222
4.625	102.602	102.502	102.402	4.625	101.755	101.655	101.555	4.625	101.594	101.494	101.394	4.625	101.572	101.472	101.372	4.625	100.725	100.625	100.525
4.750	102.984	102.884	102.784	4.750	102.046	102.364	102.264	4.750	102.461	102.361	102.261	4.750	102.861	102.761	102.661	4.750	101.341	101.241	101.141
4.875	103.367	103.267	103.167	4.875	102.899	102.799	102.699	4.875	102.899	102.799	102.699	4.875	103.241	103.241	103.141	4.875	101.873	101.773	101.673
4.990	103.667	103.567	103.467	4.990	103.242	103.142	103.042	4.990	103.242	103.142	103.042	4.990	103.602	103.602	103.502	4.990	102.277	102.177	102.077
5.000	103.667	103.667	103.567	5.000	103.342	103.242	103.142	5.000	103.342	103.242	103.142	5.000	103.602	103.602	103.502	5.000	102.377	102.277	102.177
5.125	103.855	103.755	103.655	5.125	103.642	103.542	103.442	5.125	103.642	103.542	103.442	5.125	103.991	103.991	103.891	5.125	102.778	102.678	102.578
5.250	104.254	104.148	104.054	5.250	104.204	104.104	104.004	5.250	104.294	104.194	104.094	5.250	104.295	104.295	104.195	5.250	102.775	102.675	102.575
5.375	104.541	104.435	104.341	5.375	104.532	104.432	104.332	5.375	104.625	104.525	104.425	5.375	103.378	103.378	103.278	5.375	103.369	103.269	103.169
5.500	104.787	104.681	104.587	5.500	104.804	104.704	104.604	5.500	104.897	104.797	104.697	5.500	103.801	103.801	103.695	5.500	103.801	103.701	103.601
5.625	104.926	104.820	104.726	5.625	105.035	104.935	104.835	5.625	105.129	105.029	104.929	5.625	103.732	103.732	103.626	5.625	103.732	103.632	103.532
5.750	105.316	105.172	105.028	5.750	105.645	105.545	105.445	5.750	105.703	105.603	105.503	5.750	103.194	103.194	103.050	5.750	103.194	103.094	102.994
5.875	105.493	105.349	105.293	5.875	105.983	105.883	105.783	5.875	106.045	105.945	105.845	5.875	103.643	103.643	103.499	5.875	103.643	103.543	103.443
5.990	105.600	105.456	105.400	5.990	106.164	106.064	105.964	5.990	106.226	106.126	106.026	5.990	103.992	103.992	103.848	5.990	103.992	103.892	103.792
6.000	105.700	105.556	105.500	6.000	106.264	106.164	106.064	6.000	106.326	106.226	106.126	6.000	104.092	104.092	103.948	6.000	104.092	103.992	103.892
6.125	105.827	105.683	105.627	6.125	106.526	106.426	106.326	6.125	106.589	106.489	106.389	6.125	104.327	104.327	104.183	6.125	104.327	104.227	104.127
6.250	105.993	105.872	105.793	6.250	106.627	106.506	106.427	6.250	106.654	106.533	106.454	6.250	104.561	104.561	104.385	6.250	104.561	104.385	104.206
6.375	106.189	106.068	105.989	6.375	106.963	106.842	106.763	6.375	106.995	106.874	106.795	6.375	104.795	104.795	104.621	6.375	104.795	104.621	104.446

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	99.682	99.582	99.482	4.625	102.896	102.796	102.696	4.625	102.073	101.973	101.873	4.625	102.011	101.811	101.811	3.375	99.588	99.758	99.658
4.500	100.234	100.134	100.034	4.750	103.325	103.225	103.125	4.750	102.211	102.111	102.011	4.750	102.149	101.949	101.949	3.500	100.307	100.707	100.107
4.625	100.564	100.464	100.364	4.875	103.691	103.591	103.491	4.875	102.625	102.525	102.425	4.875	102.563	102.363	102.363	3.625	100.728	100.628	100.528
4.750	101.338	101.238	101.138	4.990	103.820	103.720	103.620	4.990	102.948	102.848	102.748	4.990	102.886	102.686	102.686	3.750	101.124	101.024	100.924
4.875	101.873	101.773	101.673	5.000	103.920	103.820	103.720	5.000	103.048	102.948	102.848	5.000	102.986	102.786	102.786	3.875	101.509	101.409	101.309
4.990	102.277	102.177	102.077	5.125	104.183	104.083	103.983	5.125	103.368	103.268	103.168	5.125	103.306	103.106	103.106	3.990	101.833	101.733	101.633
5.000	102.377	102.277	102.177	5.250	104.608	104.508	104.408	5.250	103.537	103.437	103.337	5.250	103.381	103.181	103.181	4.000	101.933	101.833	101.733
5.125	102.778	102.678	102.578	5.375	104.798	104.698	104.598	5.375	103.807	103.707	103.607	5.375	103.651	103.451	103.451	4.125	102.328	102.228	102.128
5.250	102.925	102.825	102.725	5.500	105.005	104.899	104.805	5.500	104.067	103.967	103.867	5.500	103.911	103.711	103.711	4.250	102.708	102.608	102.508
5.375	103.378	103.278	103.178	5.625	105.172	105.066	104.972	5.625	104.295	104.195	104.095	5.625	104.139	103.939	103.939	4.375	103.099	102.999	102.899
5.500	103.801	103.701	103.601	5.750	105.256	105.152	105.056	5.750	104.836	104.736	104.636	5.750	104.523	104.323	104.323	4.500	103.485	103.385	103.285
5.625	103.732	103.632	103.532	5.875	105.478	105.372	105.278	5.875	105.136	105.036	104.936	5.875	104.823	104.623	104.623	4.625	103.895	103.795	103.695
5.750	103.194	103.094	102.994	5.990	105.574	105.470	105.374	5.990	105.304	105.204	105.104	5.990	104.992	104.792	104.792	4.750	103.666	103.566	103.466
5.875	103.643	103.543	103.443	6.000	105.674	105.570	105.474	6.000	105.404	105.304	105.204	6.000	105.092	104.892	104.892	4.875	103.895	103.795	103.695
5.990	103.992	103.892	103.792	6.125	105.866	105.762	105.666	6.125	105.664	105.564	105.464	6.125	105.352	105.152	105.152	4.990	103.940	103.840	103.740
6.000	104.092	103.992	103.892	6.250	105.763	105.657	105.563	6.250	105.605	105.505	105.405	6.250	105.293	105.093	105.093	5.000	104.040	103.940	103.840
6.125	104.327	104.227	104.127	6.375	105.977	105.871	105.777	6.375	105.896	105.796	105.696	6.375	105.583	105.383	105.383	5.125	103.705	103.605	103.505
6.250	102.106	101.985	101.906	6.500	106.080	105.959	105.880	6.500	106.048	105.927	105.848	6.500	105.735	105.535	105.535	5.250	103.895	103.795	103.695
6.375	102.561	102.440	102.361	6.625	106.153	106.032	105.953	6.625	106.170	106.049	105.970	6.625	105.857	105.657	105.657	5.375	104.087	103.987	103.887

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	99.682	99.582	99.482	4.625	102.896	102.796	102.696	4.625	102.073	101.973	101.873	4.625	102.011	101.811	101.811	3.375	99.588	99.758	99.658	3.375	99.769	99.569	99.569
4.500	100.234	100.134	100.034	4.750	103.325	103.225	103.125	4.750	102.211	102.111	102.011	4.750	102.149	101.949	101.949	3.500	100.307	100.707	100.607	3.500	100.196	99.996	99.996
4.625	100.564	100.464	100.364	4.875	103.691	103.591	103.491	4.875	102.625	102.525	102.425	4.875	102.563	102.363	102.363	3.625	100.728	100.628	100.528	3.625	100.610	100.410	100.410
4.750	101.338	101.238	101.138	4.990	103.820	103.720	103.620	4.990	102.948	102.848	102.748	4.990	102.886	102.686	102.686	3.750	101.124	101.024	100.924	3.750	101.331	101.131	101.131
4.875	101.873	101.773	101.673	5.000	103.920	103.820	103.720	5.000	103.048	102.948	102.848	5.000	102.986	102.786	102.786	3.875	101.509	101.409	101.309	3.875	101.517	101.317	101.317
4.990	102.277	102.177	102.077	5.125	104.183	104.083	103.983	5.125	103.368	103.268	103.168	5.125	103.306	103.106	103.106	3.990	101.833	101.733	101.633	3.990	101.682	101.482	101.482
5.000	102.377	102.277	102.177	5.250	104.608	104.508	104.408	5.250	103.537	103.437	103.337	5.250	103.381	103.181	103.181	4.000	101.933	101.833	101.733	4.000	101.782	101.582	101.582
5.125	102.778	102.678	102.578	5.375	104.798	104.698	104.598	5.375	103.807	103.707	103.607	5.375	103.651	103.451	103.451	4.125	102.328	102.228	102.128	4.125	102.111	101.911	101.911
5.250	102.925	102.825	102.725	5.500	105.005	104.899	104.805	5.500	104.067	103.967	103.867	5.500	103.911	103.711	103.711	4.250	102.408	102.308	102.208	4.250	102.489	102.289	102.289
5.375	103.073	102.973	102.873	5.625	105.178	105.072	104.972	5.625	104.328	104.228	104.128	5.625	104.172	103.972	103.972	4.375	102.589	102.489	102.389	4.375	102.670	102.470	102.470
5.500	103.801	103.701	103.601	5.750	105.256	105.112	105.056	5.750	104.836	104.736	104.636	5.750	104.523	104.323	104.323	4.500	103.785	103.685	103.585	4.500	103.253	103.053	103.053
5.625	103.732	103.632	103.532	5.875	105.478	105.334	105.278	5.875	105.136	105.036	104.936	5.875	104.823	104.623	104.623	4.625	103.438	103.338	103.238	4.625	102.989	102.789	102.789
5.750	103.194	103.094	102.994	5.990	105.574	105.430	105.374	5.990	105.304	105.204	105.104	5.990	104.992	104.792	104.792	4.750	103.666	103.566	103.466	4.750	103.203	103.003	103.003
5.875	103.643	103.543	103.443	6.000	105.674	105.530	105.474	6.000	105.404	105.304	105.204	6.000	105.092	104.892	104.892	4.875	103.895	103.781	103.695	4.875	103.429	103.229	103.229
5.990	103.993	103.893	103.792	6.125	105.866	105.722	105.666	6.125	105.664	105.564	105.464	6.125	105.352	105.152	105.152	4.990	103.940	103.826	103.740	4.990	103.473	103.273	103.273
6.000	104.092	103.992	103.892	6.250	105.763	105.642	105.563	6.250	105.605	105.484	105.405	6.250	105.293	105.093	105.093	5.000	104.040	103.926	103.840	5.000	103.573	103.373	103.373
6.125	104.327	104.227	104.127	6.375	105.977	105.856	105.777	6.375	105.896	105.775	105.696	6.375	105.583	105.383	105.383	5.125	103.705	103.605	103.505	5.125	103.911	103.711	103.711
6.250	102.106	102.005	101.906	6.500	106.080	105.959	105.880	6.500	106.048	105.927	105.848	6.500	105.735	105.535	105.535	5.250	103.895	103.795	103.695	5.250	103.100	102.900	102.900
6.375	102.561	102.460	102.361	6.625	106.153	106.032	105.953	6.625	106.170	106.049	105.970	6.625	105.857	105.657	105.657	5.375	104.087	103.987	103.887	5.375	103.290	103.090	103.090



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk e-mail: Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/29/2019

45 Day Lock Exp.:

6/13/2019

60 Day Lock Exp.:

6/28/2019

W. Rate Sheet Dated: 4/29/2019

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	100.515	100.415	100.315	4.000	100.265	100.165	100.065	4.000	100.265	100.165	100.065	4.000	99.702	99.602	99.502	4.000	99.452	99.352	99.252
4.125	101.083	100.983	100.883	4.125	100.833	100.733	100.633	4.125	100.833	100.733	100.633	4.125	100.270	100.170	100.070	4.125	100.020	99.920	99.820
4.250	101.677	101.577	101.477	4.250	101.427	101.327	101.227	4.250	101.427	101.327	101.227	4.250	100.612	100.512	100.412	4.250	100.362	100.262	100.162
4.375	102.166	102.066	101.966	4.375	101.916	101.816	101.716	4.375	101.916	101.816	101.716	4.375	101.101	101.001	100.901	4.375	100.851	100.751	100.651
4.500	102.643	102.543	102.443	4.500	102.143	102.043	101.943	4.500	102.143	102.043	101.943	4.500	101.578	101.478	101.378	4.500	101.078	100.978	100.878
4.625	102.964	102.864	102.764	4.625	102.464	102.364	102.264	4.625	102.464	102.364	102.264	4.625	101.899	101.799	101.699	4.625	101.399	101.299	101.199
4.750	103.013	102.913	102.813	4.750	102.513	102.413	102.313	4.750	102.513	102.413	102.313	4.750	101.793	101.693	101.593	4.750	101.293	101.193	101.093
4.875	103.578	103.478	103.378	4.875	103.078	102.978	102.878	4.875	103.078	102.978	102.878	4.875	102.358	102.258	102.158	4.875	101.858	101.758	101.658
4.990	103.779	103.679	103.579	4.990	103.279	103.179	103.079	4.990	103.279	103.179	103.079	4.990	102.559	102.459	102.359	4.990	102.059	101.959	101.859
5.000	103.879	103.779	103.679	5.000	103.379	103.279	103.179	5.000	103.379	103.279	103.179	5.000	102.659	102.559	102.459	5.000	102.159	102.059	101.959
5.125	103.774	103.674	103.574	5.125	103.274	103.174	103.074	5.125	103.274	103.174	103.074	5.125	102.119	102.019	101.919	5.125	101.619	101.519	101.419
5.250	104.233	104.133	104.033	5.250	103.733	103.633	103.533	5.250	103.733	103.633	103.533	5.250	102.578	102.478	102.378	5.250	102.078	101.978	101.878
5.375	104.780	104.680	104.580	5.375	104.280	104.180	104.080	5.375	104.280	104.180	104.080	5.375	103.125	103.025	102.925	5.375	103.125	103.025	102.925
5.500	105.035	104.935	104.835	5.500	105.035	104.935	104.835	5.500	105.035	104.935	104.835	5.500	103.380	103.280	103.180	5.500	103.380	103.280	103.180
5.625	104.874	104.774	104.674	5.625	104.874	104.774	104.674	5.625	104.874	104.774	104.674	5.625	102.473	102.373	102.273	5.625	102.473	102.373	102.273
5.750	105.344	105.244	105.144	5.750	105.344	105.244	105.144	5.750	105.344	105.244	105.144	5.750	102.943	102.843	102.743	5.750	102.943	102.843	102.743
5.875	105.614	105.514	105.414	5.875	105.614	105.514	105.414	5.875	105.614	105.514	105.414	5.875	103.213	103.113	103.013	5.875	103.213	103.113	103.013
5.990	105.729	105.629	105.529	5.990	105.729	105.629	105.529	5.990	105.729	105.629	105.529	5.990	103.328	103.228	103.128	5.990	103.328	103.228	103.128
6.000	105.829	105.729	105.629	6.000	105.829	105.729	105.629	6.000	105.829	105.729	105.629	6.000	103.428	103.328	103.228	6.000	103.428	103.328	103.228
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	99.452	99.352	99.252	4.000	100.774	100.674	100.574	4.000	101.149	101.049	100.949	4.000	101.149	101.049	100.949	3.375	100.095	99.995	99.895
4.125	100.020	99.920	99.820	4.125	101.504	101.404	101.304	4.125	101.879	101.779	101.679	4.125	101.879	101.779	101.679	3.500	100.072	99.972	99.872
4.250	100.362	100.262	100.162	4.250	101.886	101.786	101.686	4.250	102.261	102.161	102.061	4.250	102.261	102.161	102.061	3.625	100.656	100.556	100.456
4.375	100.851	100.751	100.651	4.375	102.317	102.217	102.117	4.375	102.692	102.592	102.492	4.375	102.692	102.592	102.492	3.750	101.227	101.127	101.027
4.500	101.078	100.978	100.878	4.500	102.641	102.541	102.441	4.500	103.016	102.916	102.816	4.500	103.016	102.916	102.816	3.875	101.744	101.644	101.544
4.625	101.399	101.299	101.199	4.625	103.133	103.033	102.933	4.625	103.508	103.408	103.308	4.625	103.508	103.408	103.308	3.990	102.108	102.008	101.908
4.750	101.293	101.193	101.093	4.750	103.447	103.347	103.247	4.750	103.822	103.722	103.622	4.750	103.822	103.722	103.622	4.000	102.208	102.108	102.008
4.875	101.858	101.758	101.658	4.875	103.822	103.722	103.622	4.875	104.197	104.097	103.997	4.875	104.197	104.097	103.997	4.125	102.283	102.183	102.083
4.990	102.059	101.959	101.859	4.990	103.966	103.866	103.766	4.990	104.091	103.991	103.891	4.990	104.091	103.991	103.891	4.250	102.638	102.538	102.438
5.000	102.159	102.059	101.959	5.000	104.066	103.966	103.866	5.000	104.191	104.091	103.991	5.000	104.191	104.091	103.991	4.375	103.021	102.921	102.821
5.125	101.619	101.519	101.419	5.125	104.149	104.049	103.949	5.125	104.274	104.174	104.074	5.125	104.274	104.174	104.074	4.500	102.620	102.520	102.420
5.250	102.078	101.978	101.878	5.250	104.471	104.371	104.271	5.250	104.596	104.496	104.396	5.250	104.596	104.496	104.396	4.625	103.015	102.915	102.815
5.375	103.125	103.025	102.925	5.375	104.877	104.777	104.677	5.375	104.877	104.777	104.677	5.375	104.877	104.777	104.677	4.750	103.458	103.358	103.258
5.500	103.380	103.280	103.180	5.500	105.110	105.010	104.910	5.500	105.110	105.010	104.910	5.500	105.110	105.010	104.910	4.875	103.831	103.731	103.631
5.625	102.473	102.373	102.273	5.625	104.747	104.647	104.547	5.625	104.747	104.647	104.547	5.625	104.747	104.647	104.547	4.990	103.344	103.244	103.144
5.750	102.943	102.843	102.743	5.750	105.060	104.960	104.860	5.750	105.060	104.960	104.860	5.750	105.060	104.960	104.860	5.000	103.444	103.344	103.244
5.875	103.213	103.113	103.013	5.875	105.469	105.369	105.269	5.875	105.469	105.369	105.269	5.875	105.469	105.369	105.269	5.125	103.752	103.652	103.552
5.990	103.328	103.228	103.128	5.990	105.549	105.449	105.349	5.990	105.549	105.449	105.349	5.990	105.549	105.449	105.349	5.250	103.939	103.839	103.739
6.000	103.428	103.328	103.228	6.000	105.649	105.549	105.449	6.000	105.649	105.549	105.449	6.000	105.649	105.549	105.449	5.375	104.220	104.120	104.020
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	100.595	100.495	100.395	3.375	100.595	100.495	100.395	3.375	99.688	99.588	99.488	3.375	100.188	100.088	99.988	3.375	100.188	100.088	99.988
3.500	100.572	100.472	100.372	3.500	100.572	100.472	100.372	3.500	99.509	99.409	99.309	3.500	100.009	99.909	99.809	3.500	100.009	99.909	99.809
3.625	101.156	101.056	100.956	3.625	101.156	101.056	100.956	3.625	100.093	99.993	99.893	3.625	100.593	100.493	100.393	3.625	100.593	100.493	100.393
3.750	101.727	101.627	101.527	3.750	101.727	101.627	101.527	3.750	100.664	100.564	100.464	3.750	101.164	101.064	100.964	3.750	101.164	101.064	100.964
3.875	101.994	101.894	101.794	3.875	101.994	101.894	101.794	3.875	101.181	101.081	100.981	3.875	101.431	101.331	101.231	3.875	101.431	101.331	101.231
3.990	102.358	102.258	102.158	3.990	102.358	102.258	102.158	3.990	101.545	101.445	101.345	3.990	101.795	101.695	101.595	3.990	101.795	101.695	101.595
4.000	102.458	102.358	102.258	4.000	102.458	102.358	102.258	4.000	101.645	101.545	101.445	4.000	101.895	101.795	101.695	4.000	101.895	101.795	101.695
4.125	102.533	102.433	102.333	4.125	102.533	102.433	102.333	4.125	101.722	101.622	101.522	4.125	101.472	101.372	101.272	4.125	101.472	101.372	101.272
4.250	102.888	102.788	102.688	4.250	102.888	102.788	102.688	4.250	101.777	101.677	101.577	4.250	101.827	101.727	101.627	4.250	101.827	101.727	101.627
4.375	102.896	102.796	102.696	4.375	102.896	102.796	102.696	4.375	101.960	101.860	101.760	4.375	101.835	101.735	101.635	4.375	101.835	101.735	101.635
4.500	102.495	102.395	102.295	4.500	102.495	102.395	102.295	4.500	100.854	100.754	1								



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.:

5/29/2019

45 Day Lock Exp.:

6/13/2019

60 Day Lock Exp.:

6/28/2019

W. Rate Sheet Dated: 4/29/2019

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	100.641	100.541	100.441	4.000	100.848	100.748	100.648	3.375	100.160	100.060	99.960	4.000	99.828	99.728	99.628	3.375	99.753	99.653	99.553
4.125	101.232	101.132	101.032	4.125	101.566	101.466	101.366	3.500	100.136	100.036	99.936	4.125	100.419	100.319	100.219	3.500	99.576	99.476	99.376
4.250	101.768	101.668	101.568	4.250	101.980	101.880	101.780	3.625	100.716	100.616	100.516	4.250	100.707	100.607	100.507	3.625	100.156	100.056	99.956
4.375	102.262	102.162	102.062	4.375	102.389	102.289	102.189	3.750	101.192	101.092	100.992	4.375	101.201	101.101	101.001	3.750	100.632	100.532	100.432
4.500	102.731	102.631	102.531	4.500	102.709	102.609	102.509	3.875	101.671	101.571	101.471	4.500	101.670	101.570	101.470	3.875	101.111	101.011	100.911
4.625	103.037	102.937	102.837	4.625	103.195	103.095	102.995	3.990	101.704	101.604	101.504	4.625	101.976	101.876	101.776	3.990	100.641	100.541	100.441
4.750	103.111	103.011	102.911	4.750	103.480	103.380	103.280	4.000	101.804	101.704	101.604	4.750	101.925	101.825	101.725	4.000	100.741	100.641	100.541
4.875	103.664	103.564	103.464	4.875	103.842	103.742	103.642	4.125	102.280	102.180	102.080	4.875	102.478	102.378	102.278	4.125	101.217	101.117	101.017
4.990	103.858	103.758	103.658	4.990	104.012	103.912	103.812	4.250	102.633	102.533	102.433	4.990	102.672	102.572	102.472	4.250	101.570	101.470	101.370
5.000	103.958	103.858	103.758	5.000	104.112	104.012	103.912	4.375	103.013	102.913	102.813	5.000	102.772	102.672	102.572	4.375	101.950	101.850	101.750
5.125	103.818	103.718	103.618	5.125	104.143	104.043	103.943	4.500	102.586	102.486	102.374	5.125	102.198	102.098	101.998	4.500	100.820	100.720	100.608
5.250	104.265	104.165	104.065	5.250	104.461	104.361	104.261	4.625	102.981	102.881	102.772	5.250	102.645	102.545	102.445	4.625	101.215	101.115	101.006
5.375	104.743	104.643	104.543	5.375	104.864	104.764	104.664	4.750	103.420	103.320	103.211	5.375	103.123	103.023	102.923	4.750	101.654	101.554	101.445
5.500	104.989	104.889	104.789	5.500	105.095	104.995	104.895	4.875	103.771	103.671	103.564	5.500	103.369	103.269	103.169	4.875	102.005	101.905	101.798
5.625	104.965	104.865	104.765	5.625	104.812	104.712	104.612	4.990	103.317	103.217	103.117	5.625	102.599	102.499	102.399	4.990	101.410	101.310	101.210
5.750	105.361	105.261	105.161	5.750	105.123	105.023	104.923	5.000	103.417	103.317	103.217	5.750	102.995	102.895	102.795	5.000	101.510	101.410	101.310
5.875	105.652	105.552	105.452	5.875	105.530	105.430	105.330	5.125	103.735	103.635	103.535	5.875	103.286	103.186	103.086	5.125	101.828	101.728	101.628
5.990	105.786	105.686	105.586	5.990	105.608	105.508	105.408	5.250	103.917	103.817	103.717	5.990	103.420	103.320	103.220	5.250	102.010	101.910	101.810
6.000	105.886	105.786	105.686	6.000	105.708	105.608	105.508	5.375	104.130	104.030	103.930	6.000	103.520	103.420	103.320	5.375	102.223	102.123	102.023

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.:

5/29/2019

45 Day Lock Exp.:

6/13/2019

60 Day Lock Exp.:

6/28/2019

W. Rate Sheet Dated: 4/29/2019

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	97.847	97.722	97.597	
3.875	98.272	98.147	98.022	
4.000	98.723	98.598	98.473	
4.125	99.168	99.043	98.918	
4.250	99.626	99.501	99.376	
4.375	100.031	99.906	99.781	
4.500	100.409	100.284	100.159	
4.625	100.746	100.621	100.496	
4.750	101.085	100.960	100.835	
4.875	101.421	101.296	101.171	
5.000	101.728	101.603	101.478	
5.125	102.008	101.883	101.758	
5.250	102.329	102.204	102.079	

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	97.895	97.770	97.645	
3.375	98.449	98.324	98.199	
3.500	99.006	98.881	98.756	
3.625	99.383	99.258	99.133	
3.750	99.813	99.688	99.563	
3.875	100.243	100.118	99.993	
4.000	100.437	100.312	100.187	
4.125	100.685	100.560	100.435	
4.250	101.019	100.894	100.769	
4.375	101.333	101.208	101.083	
4.500	101.555	101.430	101.305	

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	98.524	98.399	98.274	
3.375	98.672	98.547	98.422	
3.500	99.079	98.954	98.829	
3.625	99.460	99.335	99.210	
3.750	99.848	99.723	99.598	
3.875	100.103	99.978	99.853	
4.000	100.502	100.377	100.252	
4.125	100.812	100.687	100.562	
4.250	101.128	101.003	100.878	
4.375	101.418	101.293	101.168	
4.500	101.654	101.529	101.404	
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)