



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.: 5/30/2019

45 Day Lock Exp.: 6/14/2019

60 Day Lock Exp.: 7/1/2019

W. Rate Sheet Dated: 4/30/2019

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	101.017	100.867	100.717	3.750	100.368	100.218	100.068	2.375	96.339	96.189	96.039	3.125	98.799	98.649	98.499
3.875	101.559	101.409	101.259	3.875	100.785	100.635	100.485	2.500	96.855	96.705	96.555	3.250	98.810	98.660	98.510
4.000	102.085	101.935	101.785	4.000	101.206	101.056	100.906	2.625	97.348	97.198	97.048	3.375	99.193	99.043	98.893
4.125	102.607	102.457	102.307	4.125	101.553	101.403	101.253	2.750	98.420	98.270	98.120	3.500	99.579	99.429	99.279
4.250	102.355	102.255	102.155	4.250	101.685	101.585	101.485	2.875	98.909	98.759	98.609	3.625	99.917	99.767	99.617
4.375	102.823	102.723	102.623	4.375	102.059	101.959	101.859	3.000	99.392	99.242	99.092	Margin = 2.250		Index = 2.430	
4.500	103.254	103.154	103.054	4.500	102.403	102.303	102.203	3.125	99.879	99.729	99.579				
4.625	103.704	103.604	103.504	4.625	102.910	102.810	102.710	3.250	99.974	99.824	99.674				
4.750	103.829	103.729	103.629	4.750	102.449	102.349	102.249	3.375	100.450	100.300	100.150				
4.875	103.495	103.395	103.295	4.875	102.822	102.722	102.622	3.500	100.919	100.769	100.619				
5.000	103.888	103.788	103.688	5.000	103.166	103.066	102.966	3.625	101.294	101.144	100.994				
5.125	104.251	104.151	104.051	5.125	103.674	103.574	103.474	3.750	101.200	101.050	100.900				
5.250	103.733	103.633	103.533	5.250	103.118	103.018	102.918	3.875	101.594	101.444	101.294				
5.375	104.165	104.065	103.965	5.375	103.492	103.392	103.292	4.000	101.993	101.843	101.693				
5.500	104.557	104.457	104.357	5.500	103.836	103.736	103.636	4.125	102.318	102.168	102.018				
5.625	104.921	104.821	104.721	5.625	104.343	104.243	104.143	4.250	101.759	101.609	101.459				
5.750	104.871	104.771	104.661	5.750	104.131	104.031	103.922	4.375	102.110	101.960	101.810				
5.875	105.303	105.203	105.094	5.875	104.505	104.405	104.295	4.500	102.432	102.282	102.132				
6.000	105.695	105.595	105.486	6.000	104.849	104.749	104.640	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	99.867	99.717	99.567	3.750	99.368	99.218	99.068	2.375	95.339	95.189	95.039	3.125	97.799	97.649	97.499
3.875	100.409	100.259	100.109	3.875	99.785	99.635	99.485	2.500	95.855	95.705	95.555	3.250	97.810	97.660	97.510
4.000	100.935	100.785	100.635	4.000	100.206	100.056	99.906	2.625	96.348	96.198	96.048	3.375	98.193	98.043	97.893
4.125	101.457	101.307	101.157	4.125	100.553	100.403	100.253	2.750	97.420	97.270	97.120	3.500	98.579	98.429	98.279
4.250	101.205	101.105	101.005	4.250	100.685	100.585	100.485	2.875	97.909	97.759	97.609	3.625	98.917	98.767	98.617
4.375	101.673	101.573	101.473	4.375	101.059	100.959	100.859	3.000	98.392	98.242	98.092	Margin = 2.250		Index = 2.430	
4.500	102.104	102.004	101.904	4.500	101.403	101.303	101.203	3.125	98.879	98.729	98.579	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.554	102.454	102.354	4.625	101.910	101.810	101.710	3.250	98.974	98.824	98.674	Rate	30 Day	45 Day	60 Day
4.750	102.679	102.579	102.479	4.750	101.449	101.349	101.249	3.375	99.450	99.300	99.150	4.500	100.954	100.704	100.454
4.875	102.345	102.245	102.145	4.875	101.822	101.722	101.622	3.500	99.919	99.769	99.619	4.625	101.404	101.154	100.904
5.000	102.738	102.638	102.538	5.000	102.166	102.066	101.966	3.625	100.294	100.144	99.994	4.750	100.763	100.513	100.263
5.125	103.101	103.001	102.901	5.125	102.674	102.574	102.474	3.750	100.200	100.050	99.900	4.875	101.195	100.945	100.695
5.250	102.583	102.483	102.383	5.250	102.118	102.018	101.918	3.875	100.594	100.444	100.294	5.000	101.588	101.338	101.088
5.375	103.015	102.915	102.815	5.375	102.492	102.392	102.292	4.000	100.993	100.843	100.693	5.125	101.951	101.701	101.451
5.500	103.407	103.307	103.207	5.500	102.836	102.736	102.636	4.125	101.318	101.168	101.018	5.250	101.433	101.183	100.933
5.625	103.771	103.671	103.571	5.625	103.343	103.243	103.143	4.250	100.759	100.609	100.459	5.375	102.000	101.750	101.500
5.750	103.721	103.621	103.511	5.750	103.131	103.031	102.922	4.375	101.110	100.960	100.810	5.500	102.250	102.000	101.750
5.875	104.153	104.053	103.944	5.875	103.505	103.405	103.295	4.500	101.432	101.282	101.132	5.625	102.500	102.250	102.000
6.000	104.545	104.445	104.336	6.000	103.849	103.749	103.640	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	101.239	100.989	100.739
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							

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	98.013	97.763	97.513	
4.875	98.445	98.195	97.945	
5.000	98.838	98.588	98.338	
5.125	99.201	98.951	98.701	
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)



AFR Loan Center

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Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/30/2019

45 Day Lock Exp.:

6/14/2019

60 Day Lock Exp.:

7/1/2019

W. Rate Sheet Dated: 4/30/2019

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	99.705	99.555	99.405	3.750	99.056	98.906	98.756	2.375	92.839	92.689	92.539	3.125	97.11	96.962	96.812
3.875	100.246	100.096	99.946	3.875	99.473	99.323	99.173	2.500	93.355	93.205	93.055	3.250	97.81	97.660	97.510
4.000	100.773	100.623	100.473	4.000	99.894	99.744	99.594	2.625	93.848	93.698	93.548	3.375	98.19	98.043	97.893
4.125	101.295	101.145	100.995	4.125	100.241	100.091	99.941	2.750	96.732	96.582	96.432	3.500	98.58	98.429	98.279
4.250	101.230	101.130	101.030	4.250	100.560	100.460	100.360	2.875	97.221	97.071	96.921	3.625	98.92	98.767	98.617
4.375	101.698	101.598	101.498	4.375	100.934	100.834	100.734	3.000	97.705	97.555	97.405	Margin = 2.250		Index = 2.430	
4.500	102.129	102.029	101.929	4.500	101.278	101.178	101.078	3.125	98.191	98.041	97.891				
4.625	102.579	102.479	102.379	4.625	101.785	101.685	101.585	3.250	98.974	98.824	98.674				
4.750	102.610	102.510	102.410	4.750	101.230	101.130	101.030	3.375	99.450	99.300	99.150				
4.875	102.276	102.176	102.076	4.875	101.603	101.503	101.403	3.500	99.919	99.769	99.619				
5.000	102.669	102.569	102.469	5.000	101.947	101.847	101.747	3.625	100.294	100.144	99.994				
5.125	103.032	102.932	102.832	5.125	102.455	102.355	102.255	3.750	99.888	99.738	99.588				
5.250	102.326	102.226	102.126	5.250	101.712	101.612	101.512	3.875	100.282	100.132	99.982				
5.375	102.758	102.658	102.558	5.375	102.085	101.985	101.885	4.000	100.680	100.530	100.380				
5.500	103.151	103.051	102.951	5.500	102.429	102.329	102.229	4.125	101.005	100.855	100.705				
5.625	103.514	103.414	103.314	5.625	102.937	102.837	102.737	4.250	100.634	100.484	100.334				
5.750	102.996	102.896	102.786	5.750	102.256	102.156	102.047	4.375	100.985	100.835	100.685				
5.875	103.428	103.328	103.219	5.875	102.630	102.530	102.420	4.500	101.307	101.157	101.007				
6.000	103.820	103.720	103.611	6.000	102.974	102.874	102.765	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	98.555	98.405	98.255	3.750	98.056	97.906	97.756	2.375	93.589	93.439	93.289	3.125	96.112	95.962	95.812
3.875	99.096	98.946	98.796	3.875	98.473	98.323	98.173	2.500	94.105	93.955	93.805	3.250	96.810	96.660	96.510
4.000	99.623	99.473	99.323	4.000	98.894	98.744	98.594	2.625	94.598	94.448	94.298	3.375	97.193	97.043	96.893
4.125	100.145	99.995	99.845	4.125	99.241	99.091	98.941	2.750	96.513	96.363	96.213	3.500	97.579	97.429	97.279
4.250	100.080	99.980	99.880	4.250	99.560	99.460	99.360	2.875	97.003	96.853	96.703	3.625	97.917	97.767	97.617
4.375	100.548	100.448	100.348	4.375	99.934	99.834	99.734	3.000	97.486	97.336	97.186	Margin = 2.250		Index = 2.430	
4.500	100.979	100.879	100.779	4.500	100.278	100.178	100.078	3.125	97.973	97.823	97.673	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.429	101.329	101.229	4.625	100.785	100.685	100.585	3.250	97.880	97.730	97.580	Rate	30 Day	45 Day	60 Day
4.750	101.460	101.360	101.260	4.750	100.230	100.130	100.030	3.375	98.356	98.206	98.056	4.500	99.829	99.579	99.329
4.875	101.126	101.026	100.926	4.875	100.603	100.503	100.403	3.500	98.825	98.675	98.525	4.625	100.279	100.029	99.779
5.000	101.519	101.419	101.319	5.000	100.947	100.847	100.747	3.625	99.201	99.051	98.901	4.750	99.544	99.294	99.044
5.125	101.882	101.782	101.682	5.125	101.455	101.355	101.255	3.750	98.950	98.800	98.650	4.875	99.976	99.726	99.476
5.250	101.176	101.076	100.976	5.250	100.712	100.612	100.512	3.875	99.344	99.194	99.044	5.000	100.369	100.119	99.869
5.375	101.608	101.508	101.408	5.375	101.085	100.985	100.885	4.000	99.743	99.593	99.443	5.125	100.732	100.482	100.232
5.500	102.001	101.901	101.801	5.500	101.429	101.329	101.229	4.125	100.068	99.918	99.768	5.250	100.026	99.776	99.526
5.625	102.364	102.264	102.164	5.625	101.937	101.837	101.737	4.250	99.197	99.047	98.897	5.375	100.593	100.343	100.093
5.750	101.846	101.746	101.636	5.750	101.256	101.156	101.047	4.375	99.548	99.398	99.248	5.500	100.844	100.594	100.344
5.875	102.278	102.178	102.069	5.875	101.630	101.530	101.420	4.500	99.869	99.719	99.569	5.625	101.093	100.843	100.593
6.000	102.670	102.570	102.461	6.000	101.974	101.874	101.765	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:	4/30/2019 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	99.833	99.583	99.333
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	97.079	96.829	96.579	
4.625	97.529	97.279	97.029	
4.750	96.794	96.544	96.294	
4.875	97.226	96.976	96.726	
5.000	97.619	97.369	97.119	
5.125	97.982	97.732	97.482	
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.: 5/30/2019
45 Day Lock Exp.: 6/14/2019
60 Day Lock Exp.: 7/1/2019

W. Rate Sheet Dated: 4/30/2019

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	101.716	101.616	101.516	4.375	100.751	100.651	100.551	4.375	100.564	100.464	100.364	4.375	100.762	100.662	100.562	4.375	99.797	99.697	99.597										
4.500	102.204	102.104	102.004	4.500	101.290	101.190	101.090	4.500	101.103	101.003	100.903	4.500	101.269	101.169	101.069	4.500	100.355	100.255	100.155										
4.625	102.554	102.454	102.354	4.625	101.709	101.609	101.509	4.625	101.562	101.462	101.362	4.625	101.523	101.423	101.323	4.625	100.678	100.578	100.478										
4.750	102.957	102.857	102.757	4.750	102.439	102.339	102.239	4.750	102.436	102.336	102.236	4.750	102.436	102.336	102.236	4.750	101.834	101.734	101.634										
4.875	103.342	103.242	103.142	4.875	102.876	102.776	102.676	4.875	102.876	102.776	102.676	4.875	102.876	102.776	102.676	4.875	102.316	102.216	102.116										
4.990	103.645	103.545	103.445	4.990	103.222	103.122	103.022	4.990	103.222	103.122	103.022	4.990	103.222	103.122	103.022	4.990	102.677	102.577	102.477										
5.000	103.745	103.645	103.545	5.000	103.322	103.222	103.122	5.000	103.322	103.222	103.122	5.000	103.322	103.222	103.122	5.000	102.777	102.677	102.577										
5.125	103.845	103.745	103.645	5.125	103.634	103.534	103.434	5.125	103.634	103.534	103.434	5.125	103.634	103.534	103.434	5.125	102.880	102.780	102.680										
5.250	104.235	104.134	104.035	5.250	104.174	104.074	103.974	5.250	104.264	104.164	104.064	5.250	104.264	104.164	104.064	5.250	102.890	102.789	102.689										
5.375	104.525	104.424	104.325	5.375	104.505	104.405	104.305	5.375	104.599	104.499	104.399	5.375	104.599	104.499	104.399	5.375	103.348	103.247	103.148										
5.500	104.773	104.672	104.573	5.500	104.779	104.679	104.579	5.500	104.873	104.773	104.673	5.500	104.873	104.773	104.673	5.500	103.774	103.673	103.574										
5.625	104.911	104.810	104.711	5.625	105.013	104.913	104.813	5.625	105.107	105.007	104.907	5.625	105.107	105.007	104.907	5.625	103.707	103.606	103.507										
5.750	105.404	105.268	105.104	5.750	105.740	105.640	105.540	5.750	105.799	105.699	105.599	5.750	105.799	105.699	105.599	5.750	103.188	103.087	102.988										
5.875	105.583	105.447	105.383	5.875	106.081	105.981	105.881	5.875	106.143	106.043	105.943	5.875	106.143	106.043	105.943	5.875	103.640	103.540	103.440										
5.990	105.689	105.553	105.489	5.990	106.262	106.162	106.062	5.990	106.324	106.224	106.124	5.990	106.324	106.224	106.124	5.990	103.991	103.891	103.791										
6.000	105.789	105.653	105.589	6.000	106.362	106.262	106.162	6.000	106.424	106.324	106.224	6.000	106.424	106.324	106.224	6.000	104.091	103.991	103.891										
6.125	105.915	105.779	105.715	6.125	106.625	106.525	106.425	6.125	106.688	106.588	106.488	6.125	106.688	106.588	106.488	6.125	104.324	104.224	104.124										
6.250	106.083	105.962	105.883	6.250	106.717	106.595	106.517	6.250	106.744	106.623	106.544	6.250	106.744	106.623	106.544	6.250	104.540	104.440	104.340										
6.375	106.279	106.158	106.079	6.375	107.055	106.933	106.855	6.375	107.086	106.965	106.886	6.375	107.086	106.965	106.886	6.375	104.788	104.688	104.588										
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	99.610	99.510	99.410	4.625	102.889	102.789	102.689	4.625	101.988	101.888	101.788	4.625	101.925	101.725	101.725	3.375	99.753	99.653	99.553										
4.500	100.168	100.068	99.968	4.750	103.321	103.221	103.121	4.750	102.147	102.047	101.947	4.750	102.085	101.885	101.885	3.500	100.222	100.122	100.022										
4.625	100.531	100.431	100.331	4.875	103.690	103.590	103.490	4.875	102.563	102.463	102.363	4.875	102.501	102.301	102.301	3.625	100.646	100.546	100.446										
4.750	101.313	101.213	101.113	4.990	103.818	103.718	103.618	4.990	102.899	102.799	102.699	4.990	102.826	102.626	102.626	3.750	101.092	100.992	100.892										
4.875	101.850	101.750	101.650	5.000	103.918	103.818	103.718	5.000	102.989	102.889	102.789	5.000	102.926	102.726	102.726	3.875	101.481	101.381	101.281										
4.990	102.254	102.154	102.054	5.125	104.158	104.058	103.958	5.125	103.311	103.211	103.111	5.125	103.248	103.048	103.048	3.990	101.808	101.708	101.608										
5.000	102.354	102.254	102.154	5.250	104.555	104.455	104.355	5.250	103.489	103.389	103.289	5.250	103.332	103.132	103.132	4.000	101.908	101.808	101.708										
5.125	102.769	102.669	102.569	5.375	104.747	104.645	104.547	5.375	103.761	103.661	103.561	5.375	103.605	103.405	103.405	4.125	102.307	102.207	102.107										
5.250	102.890	102.790	102.690	5.500	104.957	104.855	104.757	5.500	104.024	103.924	103.824	5.500	103.868	103.668	103.668	4.250	102.690	102.590	102.490										
5.375	103.348	103.248	103.148	5.625	105.125	105.023	104.925	5.625	104.253	104.153	104.053	5.625	104.097	103.897	103.897	4.375	103.081	102.981	102.881										
5.500	103.774	103.674	103.574	5.750	105.325	105.188	105.125	5.750	104.818	104.718	104.618	5.750	104.599	104.399	104.399	4.500	103.471	103.371	103.271										
5.625	103.707	103.607	103.507	5.875	105.548	105.411	105.348	5.875	105.120	105.020	104.920	5.875	104.902	104.702	104.702	4.625	103.446	103.342	103.246										
5.750	103.188	103.088	102.988	5.990	105.645	105.508	105.445	5.990	105.289	105.189	105.089	5.990	105.070	104.870	104.870	4.750	103.675	103.561	103.475										
5.875	103.640	103.540	103.440	6.000	105.745	105.608	105.545	6.000	105.389	105.289	105.189	6.000	105.170	104.970	104.970	4.875	103.908	103.794	103.708										
5.990	103.991	103.891	103.791	6.125	105.938	105.801	105.738	6.125	105.650	105.550	105.450	6.125	105.431	105.231	105.231	4.990	103.955	103.841	103.755										
6.000	104.091	103.991	103.891	6.250	105.833	105.712	105.633	6.250	105.582	105.461	105.382	6.250	105.363	105.163	105.163	5.000	104.055	103.941	103.855										
6.125	104.324	104.224	104.124	6.375	106.049	105.928	105.849	6.375	105.873	105.752	105.673	6.375	105.655	105.455	105.455	5.125	103.701	103.601	103.501										
6.250	102.102	101.981	101.902	6.500	106.150	106.029	105.950	6.500	106.027	105.906	105.827	6.500	105.808	105.608	105.608	5.250	103.892	103.792	103.692										
6.375	102.558	102.437	102.358	6.625	106.227	106.106	106.027	6.625	106.146	106.025	105.946	6.625	105.928	105.728	105.728	5.375	104.085	103.985	103.885										
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										
4.375	99.610	99.510	99.410	4.625	102.889	102.789	102.689	4.625	101.988	101.888	101.788	4.625	101.925	101.725	101.725	3.375	99.753	99.653	99.553										
4.500	100.168	100.068	99.968	4.750	103.321	103.221	103.121	4.750	102.147	102.047	101.947	4.750	102.085	101.885	101.885	3.500	100.222	100.122	100.022										
4.625	100.531	100.431	100.331	4.875	103.690	103.590	103.490	4.875	102.563	102.463	102.363	4.875	102.501	102.301	102.301	3.625	100.646	100.546	100.446										
4.750	101.313	101.213	101.113	4.990	103.818	103.718	103.618	4.990	102.899	102.799	102.699	4.990	102.826	102.626	102.626	3.750	101.092	100.992	100.892										
4.875	101.850	101.750	101.650	5.000	103.918	103.818	103.718	5.000	102.989	102.889	102.789	5.000	102.926	102.726	102.726	3.875	101.481	101.381	101.281										
4.990	102.254	102.154	102.054	5.125	104.158	104.058	103.958	5.125	103.311	103.211	103.111	5.125	103.248	103.048	103.048	3.990	101.808	101.708	101.608										
5.000	102.354	102.254	102.154	5.250	104.555	104.455	104.355	5.250	103.489	103.389	103.289	5.250	103.332	103.132	103.132	4.000	101.908	101.808	101.708										
5.125	102.769	102.669	102.569	5.375	104.747	104.645	104.547	5.375	103.761	103.661	103.561	5.375	103.605	103.405	103.405	4.125	102.307	102.207	102.107										
5.250	102.890	102.790	102.690	5.500	104.957	104.855	104.757	5.500	104.024																				



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.: 5/30/2019
45 Day Lock Exp.: 6/14/2019
60 Day Lock Exp.: 7/1/2019

W. Rate Sheet Dated: 4/30/2019

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	100.367	100.267	100.167	4.000	100.117	100.017	99.917	4.000	100.117	100.017	99.917	4.000	99.554	99.454	99.354	4.000	99.304	99.204	99.104
4.125	100.942	100.842	100.742	4.125	100.692	100.592	100.492	4.125	100.692	100.592	100.492	4.125	100.129	100.029	99.929	4.125	99.879	99.779	99.679
4.250	101.592	101.492	101.392	4.250	101.342	101.242	101.142	4.250	101.342	101.242	101.142	4.250	100.529	100.429	100.329	4.250	100.279	100.179	100.079
4.375	102.088	101.988	101.888	4.375	101.838	101.738	101.638	4.375	101.838	101.738	101.638	4.375	101.025	100.925	100.825	4.375	100.775	100.675	100.575
4.500	102.568	102.468	102.368	4.500	102.068	101.968	101.868	4.500	102.068	101.968	101.868	4.500	101.505	101.405	101.305	4.500	101.005	100.905	100.805
4.625	102.913	102.813	102.713	4.625	102.413	102.313	102.213	4.625	102.413	102.313	102.213	4.625	101.850	101.750	101.650	4.625	101.350	101.250	101.150
4.750	102.990	102.890	102.790	4.750	102.490	102.390	102.290	4.750	102.490	102.390	102.290	4.750	101.787	101.687	101.587	4.750	101.287	101.187	101.087
4.875	103.561	103.461	103.361	4.875	103.061	102.961	102.861	4.875	103.061	102.961	102.861	4.875	102.358	102.258	102.158	4.875	101.858	101.758	101.658
4.990	103.770	103.670	103.570	4.990	103.270	103.170	103.070	4.990	103.270	103.170	103.070	4.990	102.567	102.467	102.367	4.990	102.067	101.967	101.867
5.000	103.870	103.770	103.670	5.000	103.370	103.270	103.170	5.000	103.370	103.270	103.170	5.000	102.667	102.567	102.467	5.000	102.167	102.067	101.967
5.125	103.771	103.671	103.571	5.125	103.271	103.171	103.071	5.125	103.271	103.171	103.071	5.125	102.132	102.032	101.932	5.125	101.632	101.532	101.432
5.250	104.204	104.104	104.004	5.250	103.704	103.604	103.504	5.250	103.704	103.604	103.504	5.250	102.565	102.465	102.365	5.250	102.065	101.965	101.865
5.375	104.755	104.655	104.555	5.375	104.255	104.155	104.055	5.375	104.255	104.155	104.055	5.375	103.116	103.016	102.916	5.375	103.116	103.016	102.916
5.500	105.010	104.910	104.810	5.500	105.010	104.910	104.810	5.500	105.010	104.910	104.810	5.500	103.371	103.271	103.171	5.500	103.371	103.271	103.171
5.625	104.947	104.847	104.747	5.625	104.947	104.847	104.747	5.625	104.947	104.847	104.747	5.625	102.568	102.468	102.368	5.625	102.568	102.468	102.368
5.750	105.421	105.321	105.221	5.750	105.421	105.321	105.221	5.750	105.421	105.321	105.221	5.750	103.042	102.942	102.842	5.750	103.042	102.942	102.842
5.875	105.694	105.594	105.494	5.875	105.694	105.594	105.494	5.875	105.694	105.594	105.494	5.875	103.315	103.215	103.115	5.875	103.315	103.215	103.115
5.990	105.811	105.711	105.611	5.990	105.811	105.711	105.611	5.990	105.811	105.711	105.611	5.990	103.432	103.332	103.232	5.990	103.432	103.332	103.232
6.000	105.911	105.811	105.711	6.000	105.911	105.811	105.711	6.000	105.911	105.811	105.711	6.000	103.532	103.432	103.332	6.000	103.532	103.432	103.332
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	99.304	99.204	99.104	4.000	100.607	100.507	100.407	4.000	100.982	100.882	100.782	4.000	100.982	100.882	100.782	3.375	99.961	99.861	99.761
4.125	99.879	99.779	99.679	4.125	101.341	101.241	101.141	4.125	101.716	101.616	101.516	4.125	101.716	101.616	101.516	3.500	99.991	99.891	99.791
4.250	100.279	100.179	100.079	4.250	101.804	101.704	101.604	4.250	102.179	102.079	101.979	4.250	102.179	102.079	101.979	3.625	100.578	100.478	100.378
4.375	100.775	100.675	100.575	4.375	102.238	102.138	102.038	4.375	102.613	102.513	102.413	4.375	102.613	102.513	102.413	3.750	101.152	101.052	100.952
4.500	101.005	100.905	100.805	4.500	102.568	102.468	102.368	4.500	102.943	102.843	102.743	4.500	102.943	102.843	102.743	3.875	101.672	101.572	101.472
4.625	101.350	101.250	101.150	4.625	103.061	102.961	102.861	4.625	103.436	103.336	103.236	4.625	103.436	103.336	103.236	3.990	102.033	101.933	101.833
4.750	101.287	101.187	101.087	4.750	103.392	103.292	103.192	4.750	103.767	103.667	103.567	4.750	103.767	103.667	103.567	4.000	102.133	102.033	101.933
4.875	101.858	101.758	101.658	4.875	103.770	103.670	103.570	4.875	104.145	104.045	103.945	4.875	104.145	104.045	103.945	4.125	102.267	102.167	102.067
4.990	102.067	101.967	101.867	4.990	103.913	103.813	103.713	4.990	104.038	103.938	103.838	4.990	104.038	103.938	103.838	4.250	102.624	102.524	102.424
5.000	102.167	102.067	101.967	5.000	104.013	103.913	103.813	5.000	104.138	104.038	103.938	5.000	104.138	104.038	103.938	4.375	103.009	102.909	102.809
5.125	101.632	101.532	101.432	5.125	104.093	103.993	103.893	5.125	104.218	104.118	104.018	5.125	104.218	104.118	104.018	4.500	102.614	102.514	102.414
5.250	102.065	101.965	101.865	5.250	104.417	104.317	104.217	5.250	104.542	104.442	104.342	5.250	104.542	104.442	104.342	4.625	103.012	102.912	102.812
5.375	103.116	103.016	102.916	5.375	104.827	104.727	104.627	5.375	104.827	104.727	104.627	5.375	104.827	104.727	104.627	4.750	103.456	103.356	103.256
5.500	103.371	103.271	103.171	5.500	105.060	104.960	104.860	5.500	105.060	104.960	104.860	5.500	105.060	104.960	104.860	4.875	103.830	103.730	103.630
5.625	102.568	102.468	102.368	5.625	104.802	104.702	104.602	5.625	104.802	104.702	104.602	5.625	104.802	104.702	104.602	4.990	103.353	103.253	103.153
5.750	103.042	102.942	102.842	5.750	105.116	105.016	104.916	5.750	105.116	105.016	104.916	5.750	105.116	105.016	104.916	5.000	103.453	103.353	103.253
5.875	103.315	103.215	103.115	5.875	105.527	105.427	105.327	5.875	105.527	105.427	105.327	5.875	105.527	105.427	105.327	5.125	103.763	103.663	103.563
5.990	103.432	103.332	103.232	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	103.951	103.851	103.751
6.000	103.532	103.432	103.332	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	104.234	104.134	104.034
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	100.461	100.361	100.261	3.375	100.461	100.361	100.261	3.375	99.554	99.454	99.354	3.375	100.054	99.954	99.854	3.375	100.054	99.954	99.854
3.500	100.491	100.391	100.291	3.500	100.491	100.391	100.291	3.500	99.429	99.329	99.229	3.500	99.929	99.829	99.729	3.500	99.929	99.829	99.729
3.625	101.078	100.978	100.878	3.625	101.078	100.978	100.878	3.625	100.016	99.916	99.816	3.625	100.516	100.416	100.316	3.625	100.516	100.416	100.316
3.750	101.652	101.552	101.452	3.750	101.652	101.552	101.452	3.750	100.590	100.490	100.390	3.750	101.090	100.990	100.890	3.750	101.090	100.990	100.890
3.875	101.922	101.822	101.722	3.875	101.922	101.822	101.722	3.875	101.110	101.010	100.910	3.875	101.360	101.260	101.160	3.875	101.360	101.260	101.160
3.990	102.283	102.183	102.083	3.990	102.283	102.183	102.083	3.990	101.471	101.371	101.271	3.990	101.721	101.621	101.521	3.990	101.721	101.621	101.521
4.000	102.383	102.283	102.183	4.000	102.383	102.283	102.183	4.000	101.571	101.471	101.371	4.000	101.821	101.721	101.621	4.000	101.821	101.721	101.621
4.125	102.517	102.417	102.317	4.125	102.517	102.417	102.317	4.125	101.201	101.101	101.001	4.125	101.451	101.351	101.251	4.125	101.451	101.351	101.251
4.250	102.874	102.774	102.674	4.250	102.874	102.774	102.674	4.250	101.558	101.458	101.358	4.250	101.808	101.708	101.608	4.250	101.808	101.708	101.608
4.375	102.884	102.784	102.684	4.375	102.884	102.784	102.684	4.375	101.9										



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.:

5/30/2019

45 Day Lock Exp.:

6/14/2019

60 Day Lock Exp.:

7/1/2019

W. Rate Sheet Dated: 4/30/2019

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	100.515	100.415	100.315	4.000	100.774	100.674	100.574	3.375	100.095	99.995	99.895	4.000	99.702	99.602	99.502	3.375	99.688	99.588	99.488
4.125	101.083	100.983	100.883	4.125	101.504	101.404	101.304	3.500	100.072	99.972	99.872	4.125	100.270	100.170	100.070	3.500	99.509	99.409	99.309
4.250	101.677	101.577	101.477	4.250	101.886	101.786	101.686	3.625	100.656	100.556	100.456	4.250	100.612	100.512	100.412	3.625	100.093	99.993	99.893
4.375	102.166	102.066	101.966	4.375	102.317	102.217	102.117	3.750	101.227	101.127	101.027	4.375	101.101	101.001	100.901	3.750	100.664	100.564	100.464
4.500	102.643	102.543	102.443	4.500	102.641	102.541	102.441	3.875	101.744	101.644	101.544	4.500	101.578	101.478	101.378	3.875	101.181	101.081	100.981
4.625	102.964	102.864	102.764	4.625	103.133	103.033	102.933	3.990	102.108	102.008	101.908	4.625	101.899	101.799	101.699	3.990	101.545	101.445	101.345
4.750	103.013	102.913	102.813	4.750	103.447	103.347	103.247	4.000	102.208	102.108	102.008	4.750	101.793	101.693	101.593	4.000	101.645	101.545	101.445
4.875	103.578	103.478	103.378	4.875	103.822	103.722	103.622	4.125	102.283	102.183	102.083	4.875	102.358	102.258	102.158	4.125	101.222	101.122	101.022
4.990	103.779	103.679	103.579	4.990	103.966	103.866	103.766	4.250	102.638	102.538	102.438	4.990	102.559	102.459	102.359	4.250	101.577	101.477	101.377
5.000	103.879	103.779	103.679	5.000	104.066	103.966	103.866	4.375	103.021	102.921	102.821	5.000	102.659	102.559	102.459	4.375	101.960	101.860	101.760
5.125	103.774	103.674	103.574	5.125	104.149	104.049	103.949	4.500	102.620	102.520	102.420	5.125	102.119	102.019	101.919	4.500	100.854	100.754	100.654
5.250	104.233	104.133	104.033	5.250	104.471	104.371	104.271	4.625	103.015	102.915	102.815	5.250	102.578	102.478	102.378	4.625	101.249	101.149	101.049
5.375	104.780	104.680	104.580	5.375	104.877	104.777	104.677	4.750	103.458	103.358	103.258	5.375	103.125	103.025	102.925	4.750	101.692	101.592	101.492
5.500	105.035	104.935	104.835	5.500	105.110	105.010	104.910	4.875	103.831	103.731	103.631	5.500	103.380	103.280	103.180	4.875	102.065	101.965	101.865
5.625	104.874	104.774	104.674	5.625	104.747	104.647	104.547	4.990	103.344	103.244	103.144	5.625	102.473	102.373	102.273	4.990	101.437	101.337	101.237
5.750	105.344	105.244	105.144	5.750	105.060	104.960	104.860	5.000	103.444	103.344	103.244	5.750	102.943	102.843	102.743	5.000	101.537	101.437	101.337
5.875	105.614	105.514	105.414	5.875	105.469	105.369	105.269	5.125	103.752	103.652	103.552	5.875	103.213	103.113	103.013	5.125	101.845	101.745	101.645
5.990	105.729	105.629	105.529	5.990	105.549	105.449	105.349	5.250	103.939	103.839	103.739	5.990	103.328	103.228	103.128	5.250	102.032	101.932	101.832
6.000	105.829	105.729	105.629	6.000	105.649	105.549	105.449	5.375	104.220	104.120	104.020	6.000	103.428	103.328	103.228	5.375	102.313	102.213	102.113

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.:

5/30/2019

45 Day Lock Exp.:

6/14/2019

60 Day Lock Exp.:

7/1/2019

W. Rate Sheet Dated: 4/30/2019

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)