



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.: 5/31/2019

45 Day Lock Exp.: 6/17/2019

60 Day Lock Exp.: 7/1/2019

W. Rate Sheet Dated: 5/1/2019

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	101.142	100.992	100.842	3.750	100.493	100.343	100.193	2.375	96.448	96.298	96.148	3.125	98.799	98.649	98.499
3.875	101.684	101.534	101.384	3.875	100.910	100.760	100.610	2.500	96.964	96.814	96.664	3.250	98.810	98.660	98.510
4.000	102.210	102.060	101.910	4.000	101.331	101.181	101.031	2.625	97.457	97.307	97.157	3.375	99.193	99.043	98.893
4.125	102.732	102.582	102.432	4.125	101.678	101.528	101.378	2.750	98.572	98.422	98.272	3.500	99.579	99.429	99.279
4.250	102.417	102.317	102.217	4.250	101.748	101.648	101.548	2.875	99.061	98.911	98.761	3.625	99.917	99.767	99.617
4.375	102.886	102.786	102.686	4.375	102.121	102.021	101.921	3.000	99.545	99.395	99.245	Margin = 2.250		Index = 2.430	
4.500	103.317	103.217	103.117	4.500	102.465	102.365	102.265	3.125	100.031	99.881	99.731				
4.625	103.766	103.666	103.566	4.625	102.973	102.873	102.773	3.250	100.103	99.953	99.803				
4.750	103.891	103.791	103.691	4.750	102.464	102.364	102.264	3.375	100.579	100.429	100.279				
4.875	103.511	103.411	103.311	4.875	102.838	102.738	102.638	3.500	101.048	100.898	100.748				
5.000	103.903	103.803	103.703	5.000	103.182	103.082	102.982	3.625	101.423	101.273	101.123				
5.125	104.267	104.167	104.067	5.125	103.689	103.589	103.489	3.750	101.263	101.113	100.963				
5.250	103.686	103.586	103.486	5.250	103.071	102.971	102.871	3.875	101.657	101.507	101.357				
5.375	104.118	104.018	103.918	5.375	103.445	103.345	103.245	4.000	102.055	101.905	101.755				
5.500	104.510	104.410	104.310	5.500	103.789	103.689	103.589	4.125	102.380	102.230	102.080				
5.625	104.874	104.774	104.674	5.625	104.296	104.196	104.096	4.250	101.759	101.609	101.459				
5.750	104.871	104.771	104.646	5.750	104.131	104.031	103.906	4.375	102.110	101.960	101.810				
5.875	105.303	105.203	105.078	5.875	104.505	104.405	104.280	4.500	102.432	102.282	102.132				
6.000	105.695	105.595	105.470	6.000	104.849	104.749	104.624	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	99.992	99.842	99.692	3.750	99.493	99.343	99.193	2.375	95.448	95.298	95.148	3.125	97.799	97.649	97.499
3.875	100.534	100.384	100.234	3.875	99.910	99.760	99.610	2.500	95.964	95.814	95.664	3.250	97.810	97.660	97.510
4.000	101.060	100.910	100.760	4.000	100.331	100.181	100.031	2.625	96.457	96.307	96.157	3.375	98.193	98.043	97.893
4.125	101.582	101.432	101.282	4.125	100.678	100.528	100.378	2.750	97.572	97.422	97.272	3.500	98.579	98.429	98.279
4.250	101.267	101.167	101.067	4.250	100.748	100.648	100.548	2.875	98.061	97.911	97.761	3.625	98.917	98.767	98.617
4.375	101.736	101.636	101.536	4.375	101.121	101.021	100.921	3.000	98.545	98.395	98.245	Margin = 2.250		Index = 2.430	
4.500	102.167	102.067	101.967	4.500	101.465	101.365	101.265	3.125	99.031	98.881	98.731	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.616	102.516	102.416	4.625	101.973	101.873	101.773	3.250	99.103	98.953	98.803	Rate	30 Day	45 Day	60 Day
4.750	102.741	102.641	102.541	4.750	101.464	101.364	101.264	3.375	99.579	99.429	99.279	4.500	101.017	100.767	100.517
4.875	102.361	102.261	102.161	4.875	101.838	101.738	101.638	3.500	100.048	99.898	99.748	4.625	101.466	101.216	100.966
5.000	102.753	102.653	102.553	5.000	102.182	102.082	101.982	3.625	100.423	100.273	100.123	4.750	100.779	100.529	100.279
5.125	103.117	103.017	102.917	5.125	102.689	102.589	102.489	3.750	100.263	100.113	99.963	4.875	101.211	100.961	100.711
5.250	102.536	102.436	102.336	5.250	102.071	101.971	101.871	3.875	100.657	100.507	100.357	5.000	101.603	101.353	101.103
5.375	102.968	102.868	102.768	5.375	102.445	102.345	102.245	4.000	101.055	100.905	100.755	5.125	101.967	101.717	101.467
5.500	103.360	103.260	103.160	5.500	102.789	102.689	102.589	4.125	101.380	101.230	101.080	5.250	101.386	101.136	100.886
5.625	103.724	103.624	103.524	5.625	103.296	103.196	103.096	4.250	100.759	100.609	100.459	5.375	102.000	101.750	101.500
5.750	103.721	103.621	103.496	5.750	103.131	103.031	102.906	4.375	101.110	100.960	100.810	5.500	102.250	102.000	101.750
5.875	104.153	104.053	103.928	5.875	103.505	103.405	103.280	4.500	101.432	101.282	101.132	5.625	102.500	102.250	102.000
6.000	104.545	104.445	104.320	6.000	103.849	103.749	103.624	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	101.193	100.943	100.693
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	

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:	5/1/2019	5.000%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.500	98.267	98.017	97.767	
4.625	98.716	98.466	98.216	
4.750	98.029	97.779	97.529	
4.875	98.461	98.211	97.961	
5.000	98.853	98.603	98.353	
5.125	99.217	98.967	98.717	
5.250	98.636	98.386	98.136	
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.:

5/31/2019

45 Day Lock Exp.:

6/17/2019

60 Day Lock Exp.:

7/1/2019

W. Rate Sheet Dated: 5/1/2019

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	99.830	99.680	99.530	3.750	99.181	99.031	98.881	2.375	92.948	92.798	92.648	3.125	97.11	96.962	96.812
3.875	100.371	100.221	100.071	3.875	99.598	99.448	99.298	2.500	93.464	93.314	93.164	3.250	97.81	97.660	97.510
4.000	100.898	100.748	100.598	4.000	100.019	99.869	99.719	2.625	93.957	93.807	93.657	3.375	98.19	98.043	97.893
4.125	101.420	101.270	101.120	4.125	100.366	100.216	100.066	2.750	96.884	96.734	96.584	3.500	98.58	98.429	98.279
4.250	101.292	101.192	101.092	4.250	100.623	100.523	100.423	2.875	97.374	97.224	97.074	3.625	98.92	98.767	98.617
4.375	101.761	101.661	101.561	4.375	100.996	100.896	100.796	3.000	97.857	97.707	97.557	Margin = 2.250		Index = 2.430	
4.500	102.192	102.092	101.992	4.500	101.340	101.240	101.140	3.125	98.344	98.194	98.044				
4.625	102.641	102.541	102.441	4.625	101.848	101.748	101.648	3.250	99.103	98.953	98.803				
4.750	102.673	102.573	102.473	4.750	101.245	101.145	101.045	3.375	99.579	99.429	99.279				
4.875	102.292	102.192	102.092	4.875	101.619	101.519	101.419	3.500	100.048	99.898	99.748				
5.000	102.685	102.585	102.485	5.000	101.963	101.863	101.763	3.625	100.423	100.273	100.123				
5.125	103.048	102.948	102.848	5.125	102.471	102.371	102.271	3.750	99.950	99.800	99.650				
5.250	102.279	102.179	102.079	5.250	101.665	101.565	101.465	3.875	100.344	100.194	100.044				
5.375	102.712	102.612	102.512	5.375	102.038	101.938	101.838	4.000	100.743	100.593	100.443				
5.500	103.104	103.004	102.904	5.500	102.383	102.283	102.183	4.125	101.068	100.918	100.768				
5.625	103.468	103.368	103.268	5.625	102.890	102.790	102.690	4.250	100.634	100.484	100.334				
5.750	102.996	102.896	102.771	5.750	102.256	102.156	102.031	4.375	100.985	100.835	100.685				
5.875	103.428	103.328	103.203	5.875	102.630	102.530	102.405	4.500	101.307	101.157	101.007				
6.000	103.820	103.720	103.595	6.000	102.974	102.874	102.749	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	98.680	98.530	98.380	3.750	98.181	98.031	97.881	2.375	93.698	93.548	93.398	3.125	96.112	95.962	95.812
3.875	99.221	99.071	98.921	3.875	98.598	98.448	98.298	2.500	94.214	94.064	93.914	3.250	96.810	96.660	96.510
4.000	99.748	99.598	99.448	4.000	99.019	98.869	98.719	2.625	94.707	94.557	94.407	3.375	97.193	97.043	96.893
4.125	100.270	100.120	99.970	4.125	99.366	99.216	99.066	2.750	96.666	96.516	96.366	3.500	97.579	97.429	97.279
4.250	100.142	100.042	99.942	4.250	99.623	99.523	99.423	2.875	97.155	97.005	96.855	3.625	97.917	97.767	97.617
4.375	100.611	100.511	100.411	4.375	99.996	99.896	99.796	3.000	97.638	97.488	97.338	Margin = 2.250		Index = 2.430	
4.500	101.042	100.942	100.842	4.500	100.340	100.240	100.140	3.125	98.125	97.975	97.825	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.491	101.391	101.291	4.625	100.848	100.748	100.648	3.250	98.009	97.859	97.709	Rate	30 Day	45 Day	60 Day
4.750	101.523	101.423	101.323	4.750	100.245	100.145	100.045	3.375	98.485	98.335	98.185	4.500	99.892	99.642	99.392
4.875	101.142	101.042	100.942	4.875	100.619	100.519	100.419	3.500	98.954	98.804	98.654	4.625	100.341	100.091	99.841
5.000	101.535	101.435	101.335	5.000	100.963	100.863	100.763	3.625	99.330	99.180	99.030	4.750	99.560	99.310	99.060
5.125	101.898	101.798	101.698	5.125	101.471	101.371	101.271	3.750	99.013	98.863	98.713	4.875	99.992	99.742	99.492
5.250	101.129	101.029	100.929	5.250	100.665	100.565	100.465	3.875	99.407	99.257	99.107	5.000	100.385	100.135	99.885
5.375	101.562	101.462	101.362	5.375	101.038	100.938	100.838	4.000	99.805	99.655	99.505	5.125	100.748	100.498	100.248
5.500	101.954	101.854	101.754	5.500	101.383	101.283	101.183	4.125	100.130	99.980	99.830	5.250	99.979	99.729	99.479
5.625	102.318	102.218	102.118	5.625	101.890	101.790	101.690	4.250	99.197	99.047	98.897	5.375	100.594	100.344	100.094
5.750	101.846	101.746	101.621	5.750	101.256	101.156	101.031	4.375	99.548	99.398	99.248	5.500	100.844	100.594	100.344
5.875	102.278	102.178	102.053	5.875	101.630	101.530	101.405	4.500	99.869	99.719	99.569	5.625	101.094	100.844	100.594
6.000	102.670	102.570	102.445	6.000	101.974	101.874	101.749	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 AVIM	-0.750

Max USDA-GRH Rate		
Today:	5/1/2019	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	99.786	99.536	99.286
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	97.142	96.892	96.642	
4.625	97.591	97.341	97.091	
4.750	96.810	96.560	96.310	
4.875	97.242	96.992	96.742	
5.000	97.635	97.385	97.135	
5.125	97.998	97.748	97.498	
5.250	97.229	96.979	96.729	
5.375	97.844	97.594	97.344	
5.500	98.094	97.844	97.594	
5.625	98.344	98.094	97.844	
5.750	98.125	97.875	97.625	

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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

30 Day Lock Exp.: 5/31/2019
45 Day Lock Exp.: 6/17/2019
60 Day Lock Exp.: 7/1/2019

W. Rate Sheet Dated: 5/1/2019

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	101.799	101.699	101.599	4.375	100.836	100.736	100.636	4.375	100.648	100.548	100.448	4.375	100.846	100.746	100.646	4.375	99.883	99.783	99.683
4.500	102.284	102.184	102.084	4.500	101.372	101.272	101.172	4.500	101.185	101.085	100.985	4.500	101.352	101.252	101.152	4.500	100.440	100.340	100.240
4.625	102.612	102.512	102.412	4.625	101.769	101.669	101.569	4.625	101.581	101.481	101.381	4.625	101.582	101.482	101.382	4.625	100.739	100.639	100.539
4.750	102.960	102.860	102.760	4.750	102.444	102.344	102.244	4.750	102.441	102.341	102.241	4.750	101.836	101.736	101.636	4.750	101.320	101.220	101.120
4.875	103.344	103.244	103.144	4.875	102.880	102.780	102.680	4.875	102.880	102.780	102.680	4.875	102.318	102.218	102.118	4.875	101.854	101.754	101.654
4.990	103.645	103.545	103.445	4.990	103.225	103.125	103.025	4.990	103.225	103.125	103.025	4.990	102.679	102.579	102.479	4.990	102.259	102.159	102.059
5.000	103.745	103.645	103.545	5.000	103.325	103.225	103.125	5.000	103.325	103.225	103.125	5.000	102.779	102.679	102.579	5.000	102.359	102.259	102.159
5.125	103.834	103.734	103.634	5.125	103.626	103.526	103.426	5.125	103.626	103.526	103.426	5.125	102.970	102.870	102.770	5.125	102.762	102.662	102.562
5.250	104.208	104.108	104.008	5.250	104.152	104.052	103.952	5.250	104.243	104.143	104.043	5.250	102.863	102.763	102.663	5.250	102.807	102.707	102.607
5.375	104.498	104.398	104.298	5.375	104.482	104.382	104.282	5.375	104.576	104.476	104.376	5.375	103.320	103.220	103.120	5.375	103.304	103.204	103.104
5.500	104.744	104.644	104.544	5.500	104.755	104.655	104.555	5.500	104.849	104.749	104.649	5.500	103.744	103.644	103.544	5.500	103.744	103.644	103.544
5.625	104.884	104.784	104.684	5.625	104.988	104.888	104.788	5.625	105.081	104.981	104.881	5.625	103.677	103.577	103.477	5.625	103.677	103.577	103.477
5.750	105.306	105.183	105.060	5.750	105.648	105.548	105.448	5.750	105.707	105.607	105.507	5.750	103.090	102.967	102.890	5.750	103.090	102.990	102.890
5.875	105.484	105.361	105.284	5.875	105.988	105.888	105.788	5.875	106.051	105.951	105.851	5.875	103.541	103.418	103.341	5.875	103.541	103.441	103.341
5.990	105.590	105.467	105.390	5.990	106.168	106.068	105.968	5.990	106.230	106.130	106.030	5.990	103.890	103.767	103.690	5.990	103.890	103.790	103.690
6.000	105.690	105.567	105.490	6.000	106.268	106.168	106.068	6.000	106.330	106.230	106.130	6.000	103.990	103.867	103.790	6.000	103.990	103.890	103.790
6.125	105.817	105.694	105.617	6.125	106.534	106.434	106.334	6.125	106.596	106.496	106.396	6.125	104.226	104.103	104.026	6.125	104.226	104.126	104.026
6.250	105.977	105.857	105.777	6.250	106.611	106.489	106.411	6.250	106.638	106.518	106.438	6.250	104.996	104.876	104.796	6.250	104.996	104.876	104.796
6.375	106.173	106.053	105.973	6.375	106.947	106.825	106.747	6.375	106.979	106.859	106.779	6.375	105.452	105.332	105.252	6.375	105.452	105.332	105.252

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	99.695	99.595	99.495	4.625	102.932	102.832	102.732	4.625	102.087	101.987	101.887	4.625	102.025	101.925	101.825	3.375	99.910	99.810	99.710
4.500	100.253	100.153	100.053	4.750	103.363	103.263	103.163	4.750	102.192	102.092	101.992	4.750	102.129	102.029	101.929	3.500	100.351	100.251	100.151
4.625	100.551	100.451	100.351	4.875	103.730	103.630	103.530	4.875	102.607	102.507	102.407	4.875	102.544	102.444	102.344	3.625	100.774	100.674	100.574
4.750	101.317	101.217	101.117	4.990	103.858	103.758	103.658	4.990	102.931	102.831	102.731	4.990	102.869	102.769	102.669	3.750	101.153	101.053	100.953
4.875	101.854	101.754	101.654	5.000	103.958	103.858	103.758	5.000	103.031	102.931	102.831	5.000	102.969	102.869	102.769	3.875	101.543	101.443	101.343
4.990	102.259	102.159	102.059	5.125	104.194	104.094	103.994	5.125	103.352	103.252	103.152	5.125	103.290	103.190	103.090	3.990	101.868	101.768	101.668
5.000	102.359	102.259	102.159	5.250	104.548	104.448	104.348	5.250	103.486	103.386	103.286	5.250	103.330	103.230	103.130	4.000	101.968	101.868	101.768
5.125	102.762	102.662	102.562	5.375	104.738	104.638	104.538	5.375	103.758	103.658	103.558	5.375	103.601	103.501	103.401	4.125	102.364	102.264	102.164
5.250	102.863	102.763	102.663	5.500	104.947	104.847	104.747	5.500	104.019	103.919	103.819	5.500	103.863	103.763	103.663	4.250	102.746	102.646	102.546
5.375	103.320	103.220	103.120	5.625	105.115	105.015	104.915	5.625	104.248	104.148	104.048	5.625	104.091	103.991	103.891	4.375	103.138	103.038	102.938
5.500	103.744	103.644	103.544	5.750	105.246	105.146	105.046	5.750	104.746	104.646	104.546	5.750	104.528	104.428	104.328	4.500	103.525	103.425	103.325
5.625	103.677	103.577	103.477	5.875	105.469	105.369	105.269	5.875	105.047	104.947	104.847	5.875	104.829	104.729	104.629	4.625	103.361	103.261	103.161
5.750	103.990	103.890	103.790	5.990	105.567	105.467	105.367	5.990	105.215	105.115	105.015	5.990	104.996	104.896	104.796	4.750	103.590	103.490	103.390
5.875	104.341	104.241	104.141	6.000	105.667	105.567	105.467	6.000	105.315	105.215	105.115	6.000	105.096	104.996	104.896	4.875	103.820	103.720	103.620
5.990	104.890	104.790	104.690	6.125	105.859	105.759	105.659	6.125	105.578	105.478	105.378	6.125	105.359	105.259	105.159	4.990	103.869	103.769	103.669
6.000	104.990	104.890	104.790	6.250	105.747	105.647	105.547	6.250	105.496	105.396	105.296	6.250	105.277	105.177	105.077	5.000	103.969	103.869	103.769
6.125	104.226	104.126	104.026	6.375	105.961	105.861	105.761	6.375	105.786	105.686	105.586	6.375	105.567	105.467	105.367	5.125	103.618	103.518	103.418
6.250	104.996	104.896	104.796	6.500	106.063	105.963	105.863	6.500	105.941	105.841	105.741	6.500	105.722	105.622	105.522	5.250	103.809	103.709	103.609
6.375	104.452	104.352	104.252	6.625	106.137	106.037	105.937	6.625	106.060	105.960	105.860	6.625	105.841	105.741	105.641	5.375	104.000	103.900	103.800

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	99.695	99.595	99.495	4.625	102.932	102.832	102.732	4.625	102.087	101.987	101.887	4.625	102.025	101.925	101.825	3.375	99.910	99.810	99.710	3.375	99.836	99.636	99.636
4.500	100.253	100.153	100.053	4.750	103.363	103.263	103.163	4.750	102.192	102.092	101.992	4.750	102.129	102.029	101.929	3.500	100.351	100.251	100.151	3.500	100.303	100.103	100.103
4.625	100.551	100.451	100.351	4.875	103.730	103.630	103.530	4.875	102.607	102.507	102.407	4.875	102.544	102.444	102.344	3.625	100.774	100.674	100.574	3.625	100.719	100.519	100.519
4.750	101.317	101.217	101.117	4.990	103.858	103.758	103.658	4.990	102.931	102.831	102.731	4.990	102.869	102.769	102.669	3.750	101.153	101.053	100.953	3.750	101.164	101.164	101.164
4.875	101.854	101.754	101.654	5.000	103.958	103.858	103.758	5.000	103.031	102.931	102.831	5.000	102.969	102.869	102.769	3.875	101.543	101.443	101.343	3.875	101.552	101.352	101.352
4.990	102.259	102.159	102.059	5.125	104.194	104.094	103.994	5.125	103.352	103.252	103.152	5.125	103.290	103.190	103.090	3.990	101.868	101.768	101.668	3.990	101.717	101.517	101.517
5.000	102.359	102.259	102.159	5.250	104.548	104.448	104.348	5.250	103.486	103.386	103.286	5.250	103.420	103.320	103.220	4.000	101.968	101.868	101.768	4.000	101.817	101.617	101.617
5.125	102.762	102.662	102.562	5.375	104.738	104.638	104.538	5.375	103.758	103.658	103.558	5.375	103.700	103.600	103.500	4.125	102.166	102.066	101.966	4.125	102.148	101.948	101.948
5.250	103.093	102.993	102.893	5.500	104.947	104.847	104.747	5.500	104.047	103.947	103.847	5.500	104.033	103.933	103.833	4.250	102.466	102.366	102.266	4.250	102.450	102.250	102.250
5.375	103.320	103.220	103.120	5.625	105.115	105.015	104.915	5.625	104.248	104.148	104.048	5.625	104.091	103.991	103.891	4.375	102.851	102.751	102.651	4.375	102.816	102.616	102.616
5.500	103.744	103.644	103.544	5.750	105.265	105.121	105.046	5.750	104.746	104.646	104.546	5.750	104.528	104.328	104.228	4.500	103.525	103.425	103.325	4.500	103.293	103.093	103.093
5.625	103.677	103.577	103.477	5.875	105.469	105.344	105.269	5.875	105.047	104.947	104.847	5.875	104.829	104.629	104.629	4.625	103.361	103.247	103.161	4.625	102.896	102.696	102.696
5.750	103.090	102.990	102.890	5.990	105.567	105.442	105.367	5.990	105.215	105.115	105.015	5.990	104.996	104.796	104.796	4.750	103.591	103.476	103.391	4.750	103.111	102.911	102.911
5.875	103.541	103.441	103.341	6.000	105.667	105.542	105.467	6.000	105.315	105.215	105.115	6.000	105.096	104.896	104.896	4.875	103.820	103.706	103.620	4.875	103.339	103.139	103.139
5.990	103.590	103.490	103.390	6.125	105.859	105.734	105.659	6.125	105.578	105.478	105.378	6.125	105.359	105.159	105.159	4.990	103.869	103.755	103.669	4.990	103.387	103.187	103.187
6.000	103.990	103.890	103.790	6.250	105.747	105.627	105.547	6.250	105.496	105.376	105.296	6.250	105.277	105.077	105.077	5.000	103.969	103.855	103.769	5.000	103.487	103.287	103.287
6.125	104.226	104.126	104.026	6.375	105.961	105.841	105.761	6.375	105.786	105.666	105.586	6.375	105.567	105.367	105.367	5.125	104.618	104.518	104.438	5.125	104.824	104.624	104.624
6.250	104.956	104.876	104.796	6.500	106.063	105.943	105.863	6.500	105.941	105.821	105.741	6.500	105.722	105.522	105.522	5.250	104.809	104.709	104.609	5.250	105.015	104.815	104.815
6.375	102.452	102.332	102.252	6.625	106.137	106.017	105.937	6.625	106.060	105.940	105.860	6.625	105.841	105.641	105.641	5.375	104.000	104.900	104.800	5.375	103.203	103.003	103.003



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/31/2019

45 Day Lock Exp.:

6/17/2019

60 Day Lock Exp.:

7/1/2019

W. Rate Sheet Dated: 5/1/2019

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	100.478	100.378	100.278	4.000	100.228	100.128	100.028	4.000	100.228	100.128	100.028	4.000	99.665	99.565	99.465	4.000	99.415	99.315	99.215				
4.125	101.045	100.945	100.845	4.125	100.795	100.695	100.595	4.125	100.795	100.695	100.595	4.125	100.232	100.132	100.032	4.125	99.982	99.882	99.782				
4.250	101.669	101.569	101.469	4.250	101.419	101.319	101.219	4.250	101.419	101.319	101.219	4.250	100.605	100.505	100.405	4.250	100.355	100.255	100.155				
4.375	102.158	102.058	101.958	4.375	101.908	101.808	101.708	4.375	101.908	101.808	101.708	4.375	101.094	100.994	100.894	4.375	100.844	100.744	100.644				
4.500	102.630	102.530	102.430	4.500	102.130	102.030	101.930	4.500	102.130	102.030	101.930	4.500	101.566	101.466	101.366	4.500	101.066	100.966	100.866				
4.625	102.954	102.854	102.754	4.625	102.454	102.354	102.254	4.625	102.454	102.354	102.254	4.625	101.890	101.790	101.690	4.625	101.390	101.290	101.190				
4.750	103.003	102.903	102.803	4.750	102.503	102.403	102.303	4.750	102.503	102.403	102.303	4.750	101.783	101.683	101.583	4.750	101.283	101.183	101.083				
4.875	103.565	103.465	103.365	4.875	103.065	102.965	102.865	4.875	103.065	102.965	102.865	4.875	102.345	102.245	102.145	4.875	101.845	101.745	101.645				
4.990	103.768	103.668	103.568	4.990	103.268	103.168	103.068	4.990	103.268	103.168	103.068	4.990	102.548	102.448	102.348	4.990	102.048	101.948	101.848				
5.000	103.868	103.768	103.668	5.000	103.368	103.268	103.168	5.000	103.368	103.268	103.168	5.000	102.648	102.548	102.448	5.000	102.148	102.048	101.948				
5.125	103.718	103.618	103.518	5.125	103.218	103.118	103.018	5.125	103.218	103.118	103.018	5.125	102.038	101.938	101.838	5.125	101.538	101.438	101.338				
5.250	104.173	104.073	103.973	5.250	103.673	103.573	103.473	5.250	103.673	103.573	103.473	5.250	102.493	102.393	102.293	5.250	101.993	101.893	101.793				
5.375	104.717	104.617	104.517	5.375	104.217	104.117	104.017	5.375	104.217	104.117	104.017	5.375	103.037	102.937	102.837	5.375	102.537	102.437	102.337				
5.500	104.971	104.871	104.771	5.500	104.471	104.371	104.271	5.500	104.471	104.371	104.271	5.500	103.291	103.191	103.091	5.500	102.791	102.691	102.591				
5.625	104.877	104.777	104.677	5.625	104.377	104.277	104.177	5.625	104.377	104.277	104.177	5.625	102.484	102.384	102.284	5.625	101.984	101.884	101.784				
5.750	105.345	105.245	105.145	5.750	104.845	104.745	104.645	5.750	104.845	104.745	104.645	5.750	102.952	102.852	102.752	5.750	102.452	102.352	102.252				
5.875	105.613	105.513	105.413	5.875	105.113	105.013	104.913	5.875	105.113	105.013	104.913	5.875	103.220	103.120	103.020	5.875	102.720	102.620	102.520				
5.990	105.729	105.629	105.529	5.990	105.229	105.129	105.029	5.990	105.229	105.129	105.029	5.990	103.336	103.236	103.136	5.990	102.836	102.736	102.636				
6.000	105.829	105.729	105.629	6.000	105.329	105.229	105.129	6.000	105.329	105.229	105.129	6.000	103.436	103.336	103.236	6.000	102.936	102.836	102.736				
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	99.415	99.315	99.215	4.000	100.728	100.628	100.528	4.000	101.103	101.003	100.903	4.000	101.103	101.003	100.903	3.375	100.111	100.011	99.911				
4.125	99.982	99.882	99.782	4.125	101.453	101.353	101.253	4.125	101.828	101.728	101.628	4.125	101.828	101.728	101.628	3.500	100.101	100.001	99.901				
4.250	100.355	100.255	100.155	4.250	101.871	101.771	101.671	4.250	102.246	102.146	102.046	4.250	102.246	102.146	102.046	3.625	100.684	100.584	100.484				
4.375	100.844	100.744	100.644	4.375	102.302	102.202	102.102	4.375	102.677	102.577	102.477	4.375	102.677	102.577	102.477	3.750	101.256	101.156	101.056				
4.500	101.066	100.966	100.866	4.500	102.625	102.525	102.425	4.500	103.000	102.900	102.800	4.500	103.000	102.900	102.800	3.875	101.769	101.669	101.569				
4.625	101.390	101.290	101.190	4.625	103.115	103.015	102.915	4.625	103.490	103.390	103.290	4.625	103.490	103.390	103.290	3.990	102.132	102.032	101.932				
4.750	101.283	101.183	101.083	4.750	103.429	103.329	103.229	4.750	103.804	103.704	103.604	4.750	103.804	103.704	103.604	4.000	102.232	102.132	102.032				
4.875	101.845	101.745	101.645	4.875	103.804	103.704	103.604	4.875	104.179	104.079	103.979	4.875	104.179	104.079	103.979	4.125	102.324	102.224	102.124				
4.990	102.048	101.948	101.848	4.990	103.944	103.844	103.744	4.990	104.069	103.969	103.869	4.990	104.069	103.969	103.869	4.250	102.680	102.580	102.480				
5.000	102.148	102.048	101.948	5.000	104.044	103.944	103.844	5.000	104.169	104.069	103.969	5.000	104.169	104.069	103.969	4.375	103.063	102.963	102.863				
5.125	101.538	101.438	101.338	5.125	104.061	103.961	103.861	5.125	104.186	104.086	103.986	5.125	104.186	104.086	103.986	4.500	102.659	102.559	102.459				
5.250	101.993	101.893	101.793	5.250	104.381	104.281	104.181	5.250	104.506	104.406	104.306	5.250	104.506	104.406	104.306	4.625	103.054	102.954	102.854				
5.375	103.037	102.937	102.837	5.375	104.786	104.686	104.586	5.375	104.786	104.686	104.586	5.375	104.786	104.686	104.586	4.750	103.495	103.395	103.295				
5.500	103.291	103.191	103.091	5.500	105.016	104.916	104.816	5.500	105.016	104.916	104.816	5.500	105.016	104.916	104.816	4.875	103.867	103.767	103.667				
5.625	102.484	102.384	102.284	5.625	104.734	104.634	104.534	5.625	104.734	104.634	104.534	5.625	104.734	104.634	104.534	4.990	103.380	103.280	103.180				
5.750	102.952	102.852	102.752	5.750	105.046	104.946	104.846	5.750	105.046	104.946	104.846	5.750	105.046	104.946	104.846	5.000	103.480	103.380	103.280				
5.875	103.220	103.120	103.020	5.875	105.454	105.354	105.254	5.875	105.454	105.354	105.254	5.875	105.454	105.354	105.254	5.125	103.788	103.688	103.588				
5.990	103.336	103.236	103.136	5.990	105.533	105.433	105.333	5.990	105.533	105.433	105.333	5.990	105.533	105.433	105.333	5.250	103.974	103.874	103.774				
6.000	103.436	103.336	103.236	6.000	105.633	105.533	105.433	6.000	105.633	105.533	105.433	6.000	105.633	105.533	105.433	5.375	104.252	104.152	104.052				
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	100.611	100.511	100.411	3.375	100.611	100.511	100.411	3.375	99.704	99.604	99.504	3.375	100.204	100.104	100.004	3.375	100.204	100.104	100.004				
3.500	100.601	100.501	100.401	3.500	100.601	100.501	100.401	3.500	99.536	99.436	99.336	3.500	100.036	99.936	99.836	3.500	100.036	99.936	99.836				
3.625	101.184	101.084	100.984	3.625	101.184	101.084	100.984	3.625	100.119	100.019	99.919	3.625	100.619	100.519	100.419	3.625	100.619	100.519	100.419				
3.750	101.756	101.656	101.556	3.750	101.756	101.656	101.556	3.750	100.691	100.591	100.491	3.750	101.191	101.091	100.991	3.750	101.191	101.091	100.991				
3.875	102.019	101.919	101.819	3.875	102.019	101.919	101.819	3.875	101.204	101.104	101.004	3.875	101.454	101.354	101.254	3.875	101.454	101.354	101.254				
3.990	102.382	102.282	102.182	3.990	102.382	102.282	102.182	3.990	101.567	101.467	101.367	3.990	101.817	101.717	101.617	3.990	101.817	101.717	101.617				
4.000	102.482	102.382	102.282	4.000	102.482	102.382	102.282	4.000	101.667	101.567	101.467	4.000	101.917	101.817	101.717	4.000	101.917	101.817	101.717				
4.125	102.574	102.474	102.374	4.125	102.574	102.474	102.374	4.125	101.759	101.659	101.559	4.125	101.509	101.409	101.309	4.125	101.509	101.409	101.309				
4.250	102.930	102.830	102.730	4.250	102.930	102.830	102.730	4.250	101.615	101.515	101.415	4.250	101.865	101.765	101.665	4.250	101.865	101.765	101.665				
4.375	102.938	102.838	102.738	4.375	102.938	102.838	102.738	4.375	101.998	101.898	101.798	4.375	101.873	101.773	101.673	4.375	101.873	101.773	101.673				
4.500	103.534	103.434	103.334	4.500	103.534	103.434	103.334	4.500	100.893	100.793	100.693	4.500	100.768	100.668	100.568	4.500	100.768	100.668	100.568				
4.625																							



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.:

5/31/2019

45 Day Lock Exp.:

6/17/2019

60 Day Lock Exp.:

7/1/2019

W. Rate Sheet Dated: 5/1/2019

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	100.367	100.267	100.167	4.000	100.607	100.507	100.407	3.375	99.961	99.861	99.761	4.000	99.554	99.454	99.354	3.375	99.554	99.454	99.354
4.125	100.942	100.842	100.742	4.125	101.341	101.241	101.141	3.500	99.991	99.891	99.791	4.125	100.129	100.029	99.929	3.500	99.429	99.329	99.229
4.250	101.592	101.492	101.392	4.250	101.804	101.704	101.604	3.625	100.578	100.478	100.378	4.250	100.529	100.429	100.329	3.625	100.016	99.916	99.816
4.375	102.088	101.988	101.888	4.375	102.238	102.138	102.038	3.750	101.152	101.052	100.952	4.375	101.025	100.925	100.825	3.750	100.590	100.490	100.390
4.500	102.568	102.468	102.368	4.500	102.568	102.468	102.368	3.875	101.672	101.572	101.472	4.500	101.505	101.405	101.305	3.875	101.110	101.010	100.910
4.625	102.913	102.813	102.713	4.625	103.061	102.961	102.861	3.990	102.033	101.933	101.833	4.625	101.850	101.750	101.650	3.990	101.471	101.371	101.271
4.750	102.990	102.890	102.790	4.750	103.392	103.292	103.192	4.000	102.133	102.033	101.933	4.750	101.787	101.687	101.587	4.000	101.571	101.471	101.371
4.875	103.561	103.461	103.361	4.875	103.770	103.670	103.570	4.125	102.267	102.167	102.067	4.875	102.358	102.258	102.158	4.125	101.201	101.101	101.001
4.990	103.770	103.670	103.570	4.990	103.913	103.813	103.713	4.250	102.624	102.524	102.424	4.990	102.567	102.467	102.367	4.250	101.558	101.458	101.358
5.000	103.870	103.770	103.670	5.000	104.013	103.913	103.813	4.375	103.009	102.909	102.809	5.000	102.667	102.567	102.467	4.375	101.943	101.843	101.743
5.125	103.771	103.671	103.571	5.125	104.093	103.993	103.893	4.500	102.614	102.514	102.414	5.125	102.132	102.032	101.932	4.500	100.848	100.748	100.648
5.250	104.204	104.104	104.004	5.250	104.417	104.317	104.217	4.625	103.012	102.912	102.812	5.250	102.565	102.465	102.365	4.625	101.246	101.146	101.046
5.375	104.755	104.655	104.555	5.375	104.827	104.727	104.627	4.750	103.456	103.356	103.256	5.375	103.116	103.016	102.916	4.750	101.690	101.590	101.490
5.500	105.010	104.910	104.810	5.500	105.060	104.960	104.860	4.875	103.830	103.730	103.630	5.500	103.371	103.271	103.171	4.875	102.064	101.964	101.864
5.625	104.947	104.847	104.747	5.625	104.802	104.702	104.602	4.990	103.353	103.253	103.153	5.625	102.568	102.468	102.368	4.990	101.446	101.346	101.246
5.750	105.421	105.321	105.221	5.750	105.116	105.016	104.916	5.000	103.453	103.353	103.253	5.750	103.042	102.942	102.842	5.000	101.546	101.446	101.346
5.875	105.694	105.594	105.494	5.875	105.527	105.427	105.327	5.125	103.763	103.663	103.563	5.875	103.315	103.215	103.115	5.125	101.856	101.756	101.656
5.990	105.811	105.711	105.611	5.990	105.608	105.508	105.408	5.250	103.951	103.851	103.751	5.990	103.432	103.332	103.232	5.250	102.044	101.944	101.844
6.000	105.911	105.811	105.711	6.000	105.708	105.608	105.508	5.375	104.234	104.134	104.034	6.000	103.532	103.432	103.332	5.375	102.327	102.227	102.127

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.:

5/31/2019

45 Day Lock Exp.:

6/17/2019

60 Day Lock Exp.:

7/1/2019

W. Rate Sheet Dated: 5/1/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.750	97.557	97.432	97.307	
3.875	98.000	97.875	97.750	
4.000	98.474	98.349	98.224	
4.125	98.939	98.814	98.689	
4.250	99.406	99.281	99.156	
4.375	99.825	99.700	99.575	
4.500	100.217	100.092	99.967	
4.625	100.570	100.445	100.320	
4.750	100.923	100.798	100.673	
4.875	101.273	101.148	101.023	
5.000	101.592	101.467	101.342	
5.125	101.944	101.819	101.694	
5.250	102.284	102.159	102.034	

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	97.718	97.593	97.468	
3.375	98.278	98.153	98.028	
3.500	98.841	98.716	98.591	
3.625	99.224	99.099	98.974	
3.750	99.659	99.534	99.409	
3.875	100.092	99.967	99.842	
4.000	100.293	100.168	100.043	
4.125	100.547	100.422	100.297	
4.250	100.886	100.761	100.636	
4.375	101.205	101.080	100.955	
4.500	101.432	101.307	101.182	

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	98.414	98.289	98.164	
3.375	98.562	98.437	98.312	
3.500	98.970	98.845	98.720	
3.625	99.354	99.229	99.104	
3.750	99.744	99.619	99.494	
3.875	99.999	99.874	99.749	
4.000	100.400	100.275	100.150	
4.125	100.712	100.587	100.462	
4.250	101.030	100.905	100.780	
4.375	101.322	101.197	101.072	
4.500	101.559	101.434	101.309	
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)