



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/3/2019

45 Day Lock Exp.: 6/17/2019

60 Day Lock Exp.: 7/1/2019

W. Rate Sheet Dated: 5/2/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	101.080	100.930	100.780	3.750	100.431	100.281	100.131	2.375	96.448	96.298	96.148	3.125	98.799	98.649	98.499
3.875	101.621	101.471	101.321	3.875	100.848	100.698	100.548	2.500	96.964	96.814	96.664	3.250	98.810	98.660	98.510
4.000	102.148	101.998	101.848	4.000	101.269	101.119	100.969	2.625	97.457	97.307	97.157	3.375	99.193	99.043	98.893
4.125	102.670	102.520	102.370	4.125	101.616	101.466	101.316	2.750	98.490	98.340	98.190	3.500	99.579	99.429	99.279
4.250	102.371	102.271	102.171	4.250	101.701	101.601	101.501	2.875	98.979	98.829	98.679	3.625	99.917	99.767	99.617
4.375	102.839	102.739	102.639	4.375	102.074	101.974	101.874	3.000	99.463	99.313	99.163	Margin = 2.250		Index = 2.430	
4.500	103.270	103.170	103.070	4.500	102.419	102.319	102.219	3.125	99.949	99.799	99.649				
4.625	103.720	103.620	103.520	4.625	102.926	102.826	102.726	3.250	100.044	99.894	99.744				
4.750	103.845	103.745	103.645	4.750	102.433	102.333	102.233	3.375	100.520	100.370	100.220				
4.875	103.480	103.380	103.280	4.875	102.806	102.706	102.606	3.500	100.989	100.839	100.689				
5.000	103.872	103.772	103.672	5.000	103.151	103.051	102.951	3.625	101.365	101.215	101.065				
5.125	104.236	104.136	104.036	5.125	103.658	103.558	103.458	3.750	101.224	101.074	100.924				
5.250	103.701	103.601	103.501	5.250	103.087	102.987	102.887	3.875	101.618	101.468	101.318				
5.375	104.133	104.033	103.933	5.375	103.460	103.360	103.260	4.000	102.016	101.866	101.716				
5.500	104.526	104.426	104.326	5.500	103.804	103.704	103.604	4.125	102.341	102.191	102.041				
5.625	104.889	104.789	104.689	5.625	104.312	104.212	104.112	4.250	101.806	101.656	101.506				
5.750	104.840	104.740	104.640	5.750	104.100	104.000	103.900	4.375	102.157	102.007	101.857				
5.875	105.272	105.172	105.072	5.875	104.474	104.374	104.274	4.500	102.479	102.329	102.179				
6.000	105.664	105.564	105.464	6.000	104.818	104.718	104.618	4.625	102.964	102.814	102.664				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	99.930	99.780	99.630	3.750	99.431	99.281	99.131	2.375	95.448	95.298	95.148	3.125	97.799	97.649	97.499
3.875	100.471	100.321	100.171	3.875	99.848	99.698	99.548	2.500	95.964	95.814	95.664	3.250	97.810	97.660	97.510
4.000	100.998	100.848	100.698	4.000	100.269	100.119	99.969	2.625	96.457	96.307	96.157	3.375	98.193	98.043	97.893
4.125	101.520	101.370	101.220	4.125	100.616	100.466	100.316	2.750	97.490	97.340	97.190	3.500	98.579	98.429	98.279
4.250	101.221	101.121	101.021	4.250	100.701	100.601	100.501	2.875	97.979	97.829	97.679	3.625	98.917	98.767	98.617
4.375	101.689	101.589	101.489	4.375	101.074	100.974	100.874	3.000	98.463	98.313	98.163	Margin = 2.250		Index = 2.430	
4.500	102.120	102.020	101.920	4.500	101.419	101.319	101.219	3.125	98.949	98.799	98.649	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.570	102.470	102.370	4.625	101.926	101.826	101.726	3.250	99.044	98.894	98.744	Rate	30 Day	45 Day	60 Day
4.750	102.695	102.595	102.495	4.750	101.433	101.333	101.233	3.375	99.520	99.370	99.220	4.500	100.970	100.720	100.470
4.875	102.330	102.230	102.130	4.875	101.806	101.706	101.606	3.500	99.989	99.839	99.689	4.625	101.420	101.170	100.920
5.000	102.722	102.622	102.522	5.000	102.151	102.051	101.951	3.625	100.365	100.215	100.065	4.750	100.747	100.497	100.247
5.125	103.086	102.986	102.886	5.125	102.658	102.558	102.458	3.750	100.224	100.074	99.924	4.875	101.180	100.930	100.680
5.250	102.551	102.451	102.351	5.250	102.087	101.987	101.887	3.875	100.618	100.468	100.318	5.000	101.572	101.322	101.072
5.375	102.983	102.883	102.783	5.375	102.460	102.360	102.260	4.000	101.016	100.866	100.716	5.125	101.936	101.686	101.436
5.500	103.376	103.276	103.176	5.500	102.804	102.704	102.604	4.125	101.341	101.191	101.041	5.250	101.401	101.151	100.901
5.625	103.739	103.639	103.539	5.625	103.312	103.212	103.112	4.250	100.806	100.656	100.506	5.375	102.000	101.750	101.500
5.750	103.690	103.590	103.490	5.750	103.100	103.000	102.900	4.375	101.157	101.007	100.857	5.500	102.250	102.000	101.750
5.875	104.122	104.022	103.922	5.875	103.474	103.374	103.274	4.500	101.479	101.329	101.179	5.625	102.500	102.250	102.000
6.000	104.514	104.414	104.314	6.000	103.818	103.718	103.618	4.625	101.964	101.814	101.664	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	101.208	100.958	100.708
5.750	102.000	101.750	101.500	5.750	101.380	101.130	100.880
5.875	102.250	102.000	101.750	5.875	101.754	101.504	101.254
6.250	102.750	102.500	102.250	6.250	102.285	102.035	101.785
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	98.220	97.970	97.720	
4.625	98.670	98.420	98.170	
4.750	97.997	97.747	97.497	
4.875	98.430	98.180	97.930	
5.000	98.822	98.572	98.322	
5.125	99.186	98.936	98.686	
5.250	98.651	98.401	98.151	
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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30 Day Lock Exp.: 6/3/2019

45 Day Lock Exp.: 6/17/2019

60 Day Lock Exp.: 7/1/2019

W. Rate Sheet Dated: 5/2/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	99.767	99.617	99.467	3.750	99.118	98.968	98.818	2.375	92.948	92.798	92.648	3.125	97.11	96.962	96.812
3.875	100.309	100.159	100.009	3.875	99.535	99.385	99.235	2.500	93.464	93.314	93.164	3.250	97.81	97.660	97.510
4.000	100.835	100.685	100.535	4.000	99.956	99.806	99.656	2.625	93.957	93.807	93.657	3.375	98.19	98.043	97.893
4.125	101.357	101.207	101.057	4.125	100.303	100.153	100.003	2.750	96.802	96.652	96.502	3.500	98.58	98.429	98.279
4.250	101.246	101.146	101.046	4.250	100.576	100.476	100.376	2.875	97.292	97.142	96.992	3.625	98.92	98.767	98.617
4.375	101.714	101.614	101.514	4.375	100.949	100.849	100.749	3.000	97.775	97.625	97.475	Margin = 2.250		Index = 2.430	
4.500	102.145	102.045	101.945	4.500	101.294	101.194	101.094	3.125	98.262	98.112	97.962				
4.625	102.595	102.495	102.395	4.625	101.801	101.701	101.601	3.250	99.044	98.894	98.744				
4.750	102.626	102.526	102.426	4.750	101.214	101.114	101.014	3.375	99.520	99.370	99.220				
4.875	102.261	102.161	102.061	4.875	101.588	101.488	101.388	3.500	99.989	99.839	99.689				
5.000	102.653	102.553	102.453	5.000	101.932	101.832	101.732	3.625	100.365	100.215	100.065				
5.125	103.017	102.917	102.817	5.125	102.439	102.339	102.239	3.750	99.911	99.761	99.611				
5.250	102.295	102.195	102.095	5.250	101.681	101.581	101.481	3.875	100.305	100.155	100.005				
5.375	102.727	102.627	102.527	5.375	102.054	101.954	101.854	4.000	100.704	100.554	100.404				
5.500	103.120	103.020	102.920	5.500	102.398	102.298	102.198	4.125	101.029	100.879	100.729				
5.625	103.483	103.383	103.283	5.625	102.906	102.806	102.706	4.250	100.681	100.531	100.381				
5.750	102.965	102.865	102.765	5.750	102.225	102.125	102.025	4.375	101.032	100.882	100.732				
5.875	103.397	103.297	103.197	5.875	102.599	102.499	102.399	4.500	101.354	101.204	101.054				
6.000	103.789	103.689	103.589	6.000	102.943	102.843	102.743	4.625	101.839	101.689	101.539				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	98.617	98.467	98.317	3.750	98.118	97.968	97.818	2.375	93.698	93.548	93.398	3.125	96.112	95.962	95.812
3.875	99.159	99.009	98.859	3.875	98.535	98.385	98.235	2.500	94.214	94.064	93.914	3.250	96.810	96.660	96.510
4.000	99.685	99.535	99.385	4.000	98.956	98.806	98.656	2.625	94.707	94.557	94.407	3.375	97.193	97.043	96.893
4.125	100.207	100.057	99.907	4.125	99.303	99.153	99.003	2.750	96.584	96.434	96.284	3.500	97.579	97.429	97.279
4.250	100.096	99.996	99.896	4.250	99.576	99.476	99.376	2.875	97.073	96.923	96.773	3.625	97.917	97.767	97.617
4.375	100.564	100.464	100.364	4.375	99.949	99.849	99.749	3.000	97.556	97.406	97.256	Margin = 2.250		Index = 2.430	
4.500	100.995	100.895	100.795	4.500	100.294	100.194	100.094	3.125	98.043	97.893	97.743	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.445	101.345	101.245	4.625	100.801	100.701	100.601	3.250	97.950	97.800	97.650	Rate	30 Day	45 Day	60 Day
4.750	101.476	101.376	101.276	4.750	100.214	100.114	100.014	3.375	98.427	98.277	98.127	4.500	99.845	99.595	99.345
4.875	101.111	101.011	100.911	4.875	100.588	100.488	100.388	3.500	98.895	98.745	98.595	4.625	100.295	100.045	99.795
5.000	101.503	101.403	101.303	5.000	100.932	100.832	100.732	3.625	99.271	99.121	98.971	4.750	99.529	99.279	99.029
5.125	101.867	101.767	101.667	5.125	101.439	101.339	101.239	3.750	98.974	98.824	98.674	4.875	99.961	99.711	99.461
5.250	101.145	101.045	100.945	5.250	100.681	100.581	100.481	3.875	99.368	99.218	99.068	5.000	100.353	100.103	99.853
5.375	101.577	101.477	101.377	5.375	101.054	100.954	100.854	4.000	99.766	99.616	99.466	5.125	100.717	100.467	100.217
5.500	101.970	101.870	101.770	5.500	101.398	101.298	101.198	4.125	100.091	99.941	99.791	5.250	99.995	99.745	99.495
5.625	102.333	102.233	102.133	5.625	101.906	101.806	101.706	4.250	99.244	99.094	98.944	5.375	100.594	100.344	100.094
5.750	101.815	101.715	101.615	5.750	101.225	101.125	101.025	4.375	99.595	99.445	99.295	5.500	100.844	100.594	100.344
5.875	102.247	102.147	102.047	5.875	101.599	101.499	101.399	4.500	99.916	99.766	99.616	5.625	101.094	100.844	100.594
6.000	102.639	102.539	102.439	6.000	101.943	101.843	101.743	4.625	100.401	100.251	100.101	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:	5/2/2019 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	99.802	99.552	99.302
5.750	100.125	99.875	99.625	5.750	99.505	99.255	99.005
5.875	100.375	100.125	99.875	5.875	99.879	99.629	99.379
6.250	99.250	99.000	98.750	6.250	98.785	98.535	98.285
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	97.095	96.845	96.595	
4.625	97.545	97.295	97.045	
4.750	96.779	96.529	96.279	
4.875	97.211	96.961	96.711	
5.000	97.603	97.353	97.103	
5.125	97.967	97.717	97.467	
5.250	97.245	96.995	96.745	
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	

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.: 6/3/2019
45 Day Lock Exp.: 6/17/2019
60 Day Lock Exp.: 7/1/2019

W. Rate Sheet Dated: 5/2/2019

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	101.761	101.661	101.561	4.375	100.815	100.715	100.615	4.375	100.628	100.528	100.428	4.375	100.823	100.723	100.623	4.375	99.877	99.777	99.677
4.500	102.244	102.144	102.044	4.500	101.349	101.249	101.149	4.500	101.162	101.062	100.962	4.500	101.324	101.224	101.124	4.500	100.429	100.329	100.229
4.625	102.570	102.470	102.370	4.625	101.744	101.644	101.544	4.625	101.572	101.472	101.372	4.625	101.556	101.456	101.356	4.625	100.730	100.630	100.530
4.750	102.986	102.886	102.786	4.750	102.443	102.343	102.243	4.750	102.439	102.339	102.239	4.750	101.832	101.732	101.632	4.750	101.289	101.189	101.089
4.875	103.370	103.270	103.170	4.875	102.877	102.777	102.677	4.875	102.877	102.777	102.677	4.875	102.312	102.212	102.112	4.875	101.819	101.719	101.619
4.990	103.671	103.571	103.471	4.990	103.223	103.123	103.023	4.990	103.223	103.123	103.023	4.990	102.672	102.572	102.472	4.990	102.224	102.124	102.024
5.000	103.771	103.671	103.571	5.000	103.323	103.223	103.123	5.000	103.323	103.223	103.123	5.000	102.772	102.672	102.572	5.000	102.324	102.224	102.124
5.125	103.788	103.688	103.588	5.125	103.624	103.524	103.424	5.125	103.624	103.524	103.424	5.125	102.965	102.865	102.765	5.125	102.801	102.701	102.601
5.250	104.147	104.047	103.947	5.250	104.119	104.019	103.919	5.250	104.209	104.109	104.009	5.250	102.825	102.725	102.625	5.250	102.797	102.697	102.597
5.375	104.436	104.336	104.236	5.375	104.449	104.349	104.249	5.375	104.542	104.442	104.342	5.375	103.281	103.181	103.081	5.375	103.281	103.181	103.081
5.500	104.683	104.583	104.483	5.500	104.722	104.622	104.522	5.500	104.816	104.716	104.616	5.500	103.704	103.604	103.504	5.500	103.704	103.604	103.504
5.625	104.889	104.789	104.689	5.625	104.951	104.851	104.751	5.625	105.045	104.945	104.845	5.625	103.639	103.539	103.439	5.625	103.639	103.539	103.439
5.750	105.328	105.212	105.128	5.750	105.662	105.562	105.462	5.750	105.721	105.621	105.521	5.750	103.096	102.986	102.896	5.750	103.096	102.996	102.896
5.875	105.506	105.390	105.306	5.875	106.002	105.902	105.802	5.875	106.064	105.964	105.864	5.875	103.546	103.436	103.346	5.875	103.546	103.446	103.346
5.990	105.612	105.496	105.412	5.990	106.181	106.081	105.981	5.990	106.244	106.144	106.044	5.990	103.897	103.781	103.697	5.990	103.897	103.797	103.697
6.000	105.712	105.596	105.512	6.000	106.281	106.181	106.081	6.000	106.344	106.244	106.144	6.000	103.997	103.881	103.797	6.000	103.997	103.897	103.797
6.125	105.839	105.723	105.639	6.125	106.547	106.447	106.347	6.125	106.610	106.510	106.410	6.125	104.229	104.113	104.029	6.125	104.229	104.129	104.029
6.250	105.985	105.865	105.785	6.250	106.618	106.518	106.418	6.250	106.646	106.546	106.446	6.250	104.003	103.883	103.803	6.250	104.003	103.883	103.803
6.375	106.180	106.060	105.980	6.375	106.955	106.855	106.755	6.375	106.986	106.886	106.786	6.375	102.458	102.338	102.258	6.375	102.458	102.338	102.258

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	99.690	99.590	99.490	4.625	102.930	102.830	102.730	4.625	102.062	101.962	101.862	4.625	101.999	101.799	101.799	3.375	99.589	99.489	99.389
4.500	100.242	100.142	100.042	4.750	103.358	103.258	103.158	4.750	102.189	102.089	101.989	4.750	102.127	101.927	101.927	3.500	100.038	99.938	99.838
4.625	100.558	100.458	100.358	4.875	103.726	103.626	103.526	4.875	102.603	102.503	102.403	4.875	102.541	102.341	102.341	3.625	100.458	100.358	100.258
4.750	101.285	101.185	101.085	4.990	103.853	103.753	103.653	4.990	102.929	102.829	102.729	4.990	102.867	102.667	102.667	3.750	100.905	100.805	100.705
4.875	101.819	101.719	101.619	5.000	103.953	103.853	103.753	5.000	103.029	102.929	102.829	5.000	102.967	102.767	102.767	3.875	101.290	101.190	101.090
4.990	102.224	102.124	102.024	5.125	104.190	104.090	103.990	5.125	103.350	103.250	103.150	5.125	103.288	103.088	103.088	3.990	101.615	101.515	101.415
5.000	102.324	102.224	102.124	5.250	104.509	104.409	104.309	5.250	103.453	103.353	103.253	5.250	103.297	103.097	103.097	4.000	101.715	101.615	101.515
5.125	102.801	102.701	102.601	5.375	104.700	104.600	104.500	5.375	103.724	103.624	103.524	5.375	103.568	103.368	103.368	4.125	102.109	102.009	101.909
5.250	102.825	102.725	102.625	5.500	104.909	104.809	104.709	5.500	103.986	103.886	103.786	5.500	103.830	103.630	103.630	4.250	102.490	102.390	102.290
5.375	103.281	103.181	103.081	5.625	105.076	104.976	104.876	5.625	104.211	104.111	104.011	5.625	104.054	103.854	103.854	4.375	102.881	102.781	102.681
5.500	103.704	103.604	103.504	5.750	105.253	105.153	105.053	5.750	104.760	104.660	104.560	5.750	104.541	104.341	104.341	4.500	103.270	103.170	103.070
5.625	103.639	103.539	103.439	5.875	105.474	105.355	105.274	5.875	105.061	104.961	104.861	5.875	104.842	104.642	104.642	4.625	103.197	103.083	102.997
5.750	103.096	102.996	102.896	5.990	105.571	105.452	105.371	5.990	105.228	105.128	105.028	5.990	105.009	104.809	104.809	4.750	103.425	103.311	103.225
5.875	103.546	103.446	103.346	6.000	105.671	105.552	105.471	6.000	105.328	105.228	105.128	6.000	105.109	104.909	104.909	4.875	103.656	103.542	103.456
5.990	103.897	103.797	103.697	6.125	105.866	105.747	105.666	6.125	105.592	105.492	105.392	6.125	105.373	105.173	105.173	4.990	103.702	103.588	103.502
6.000	103.997	103.897	103.797	6.250	105.755	105.635	105.555	6.250	105.503	105.383	105.303	6.250	105.285	105.085	105.085	5.000	103.802	103.688	103.602
6.125	104.229	104.129	104.029	6.375	105.969	105.849	105.769	6.375	105.793	105.673	105.593	6.375	105.575	105.375	105.375	5.125	103.458	103.358	103.258
6.250	102.003	101.883	101.803	6.500	106.071	105.951	105.871	6.500	105.948	105.828	105.748	6.500	105.730	105.530	105.530	5.250	103.649	103.549	103.449
6.375	102.458	102.338	102.258	6.625	106.145	106.025	105.945	6.625	106.068	105.948	105.868	6.625	105.849	105.649	105.649	5.375	103.839	103.739	103.639

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				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	Rate	30 Day	45 Day	60 Day
4.375	99.690	99.590	99.490	4.625	102.930	102.830	102.730	4.625	102.062	101.962	101.862	4.625	101.999	101.799	101.799	3.375	99.589	99.489	99.389	3.375	99.770	99.570	99.570
4.500	100.242	100.142	100.042	4.750	103.358	103.258	103.158	4.750	102.189	102.089	101.989	4.750	102.127	101.927	101.927	3.500	100.038	99.938	99.838	3.500	100.239	100.039	100.039
4.625	100.558	100.458	100.358	4.875	103.726	103.626	103.526	4.875	102.603	102.503	102.403	4.875	102.541	102.341	102.341	3.625	100.458	100.358	100.258	3.625	100.653	100.453	100.453
4.750	101.285	101.185	101.085	4.990	103.853	103.753	103.653	4.990	102.929	102.829	102.729	4.990	102.867	102.667	102.667	3.750	100.905	100.805	100.705	3.750	101.362	101.162	101.162
4.875	101.819	101.719	101.619	5.000	103.953	103.853	103.753	5.000	103.029	102.929	102.829	5.000	102.967	102.767	102.767	3.875	101.290	101.190	101.090	3.875	101.549	101.349	101.349
4.990	102.224	102.124	102.024	5.125	104.190	104.090	103.990	5.125	103.350	103.250	103.150	5.125	103.288	103.088	103.088	3.990	101.615	101.515	101.415	3.990	101.714	101.514	101.514
5.000	102.324	102.224	102.124	5.250	104.509	104.409	104.309	5.250	103.453	103.353	103.253	5.250	103.297	103.097	103.097	4.000	101.715	101.615	101.515	4.000	101.814	101.614	101.614
5.125	102.801	102.701	102.601	5.375	104.700	104.600	104.500	5.375	103.724	103.624	103.524	5.375	103.568	103.368	103.368	4.125	102.109	102.009	101.909	4.125	102.143	101.943	101.943
5.250	102.825	102.725	102.625	5.500	104.909	104.809	104.709	5.500	103.986	103.886	103.786	5.500	103.830	103.630	103.630	4.250	102.490	102.390	102.290	4.250	102.520	102.320	102.320
5.375	103.078	102.978	102.878	5.625	105.263	105.163	105.063	5.625	104.254	104.154	104.054	5.625	104.104	103.904	103.904	4.375	102.708	102.608	102.508	4.375	102.708	102.508	102.508
5.500	103.704	103.604	103.504	5.750	105.750	105.650	105.550	5.750	104.760	104.660	104.560	5.750	104.541	104.341	104.341	4.500	103.270	103.170	103.070	4.500	103.288	103.088	103.088
5.625	103.639	103.539	103.439	5.875	105.474	105.375	105.274	5.875	105.061	104.961	104.861	5.875	104.842	104.642	104.642	4.625	103.197	103.083	102.997	4.625	102.982	102.782	102.782
5.750	103.096	102.996	102.896	5.990	105.571	105.452	105.371	5.990	105.228	105.128	105.028	5.990	105.009	104.809	104.809	4.750	103.425	103.311	103.225	4.750	103.196	102.996	102.996
5.875	103.546	103.446	103.346	6.000	105.671	105.552	105.471	6.000	105.328	105.228	105.128	6.000	105.109	104.909	104.909	4.875	103.656	103.542	103.456	4.875	103.425	103.225	103.225
5.990	103.897	103.797	103.697	6.125	105.866	105.747	105.666	6.125	105.592	105.492	105.392	6.125	105.373	105.173	105.173	4.990	103.702	103.588	103.502	4.990	103.469	103.269	103.269
6.000	103.997	103.897	103.797	6.250	105.755	105.635	105.555	6.250	105.503	105.383	105.303	6.250	105.285	105.085	105.085	5.000	103.802	103.688	103.602	5.000	103.569	103.369	103.369
6.125	104.229	104.129	104.029	6.375	105.969	105.849	105.769	6.375	105.793	105.673	105.593	6.375	105.575	105.375	105.375	5.125	103.458	103.358	103.258	5.125	103.614	103.414	103.414
6.250	102.003	101.883	101.803	6.500	106.071	105.951	105.871	6.500	105.948	105.828	105.748	6.500	105.730	105.530	105.530	5.250	103.649	103.549	103.449	5.250	103.104	102.904	102.904
6.375	102.458	102.338	102.258	6.625	106.145	106.025	105.945	6.625	106.068	105.948	105.868	6.625	105.849	105.649	105.649	5.375	103.839	103.739	103.639	5.375	103.293	103.093	103.093



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.: 6/3/2019
45 Day Lock Exp.: 6/17/2019
60 Day Lock Exp.: 7/1/2019

W. Rate Sheet Dated: 5/2/2019

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	100.447	100.347	100.247	4.000	100.197	100.097	99.997	4.000	100.197	100.097	99.997	4.000	99.634	99.534	99.434	4.000	99.384	99.284	99.184
4.125	101.016	100.916	100.816	4.125	100.766	100.666	100.566	4.125	100.766	100.666	100.566	4.125	100.203	100.103	100.003	4.125	99.953	99.853	99.753
4.250	101.632	101.532	101.432	4.250	101.382	101.282	101.182	4.250	101.382	101.282	101.182	4.250	100.570	100.470	100.370	4.250	100.320	100.220	100.120
4.375	102.123	102.023	101.923	4.375	101.873	101.773	101.673	4.375	101.873	101.773	101.673	4.375	101.061	100.961	100.861	4.375	100.811	100.711	100.611
4.500	102.597	102.497	102.397	4.500	102.097	101.997	101.897	4.500	102.097	101.997	101.897	4.500	101.535	101.435	101.335	4.500	101.035	100.935	100.835
4.625	102.923	102.823	102.723	4.625	102.423	102.323	102.223	4.625	102.423	102.323	102.223	4.625	101.861	101.761	101.661	4.625	101.361	101.261	101.161
4.750	102.961	102.861	102.761	4.750	102.461	102.361	102.261	4.750	102.461	102.361	102.261	4.750	101.775	101.675	101.575	4.750	101.275	101.175	101.075
4.875	103.526	103.426	103.326	4.875	103.026	102.926	102.826	4.875	103.026	102.926	102.826	4.875	102.340	102.240	102.140	4.875	101.840	101.740	101.640
4.990	103.728	103.628	103.528	4.990	103.228	103.128	103.028	4.990	103.228	103.128	103.028	4.990	102.542	102.442	102.342	4.990	102.042	101.942	101.842
5.000	103.828	103.728	103.628	5.000	103.328	103.228	103.128	5.000	103.328	103.228	103.128	5.000	102.642	102.542	102.442	5.000	102.142	102.042	101.942
5.125	103.670	103.570	103.470	5.125	103.170	103.070	102.970	5.125	103.170	103.070	102.970	5.125	101.989	101.889	101.789	5.125	101.489	101.389	101.289
5.250	104.128	104.028	103.928	5.250	103.628	103.528	103.428	5.250	103.628	103.528	103.428	5.250	102.447	102.347	102.247	5.250	101.947	101.847	101.747
5.375	104.675	104.575	104.475	5.375	104.175	104.075	103.975	5.375	104.175	104.075	103.975	5.375	102.994	102.894	102.794	5.375	102.494	102.394	102.294
5.500	104.927	104.827	104.727	5.500	104.427	104.327	104.227	5.500	104.427	104.327	104.227	5.500	103.246	103.146	103.046	5.500	102.746	102.646	102.546
5.625	104.857	104.757	104.657	5.625	104.357	104.257	104.157	5.625	104.357	104.257	104.157	5.625	103.246	103.146	103.046	5.625	102.746	102.646	102.546
5.750	105.326	105.226	105.126	5.750	104.826	104.726	104.626	5.750	104.826	104.726	104.626	5.750	103.299	103.199	103.099	5.750	102.799	102.699	102.599
5.875	105.595	105.495	105.395	5.875	105.095	104.995	104.895	5.875	105.095	104.995	104.895	5.875	103.198	103.098	102.998	5.875	102.698	102.598	102.498
5.990	105.712	105.612	105.512	5.990	105.212	105.112	105.012	5.990	105.212	105.112	105.012	5.990	103.315	103.215	103.115	5.990	102.815	102.715	102.615
6.000	105.812	105.712	105.612	6.000	105.312	105.212	105.112	6.000	105.312	105.212	105.112	6.000	103.415	103.315	103.215	6.000	102.915	102.815	102.715
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	99.384	99.284	99.184	4.000	100.707	100.607	100.507	4.000	101.082	100.982	100.882	4.000	101.082	100.982	100.882	3.375	100.035	99.935	99.835
4.125	99.953	99.853	99.753	4.125	101.439	101.339	101.239	4.125	101.814	101.714	101.614	4.125	101.814	101.714	101.614	3.500	100.049	99.949	99.849
4.250	100.320	100.220	100.120	4.250	101.860	101.760	101.660	4.250	102.235	102.135	102.035	4.250	102.235	102.135	102.035	3.625	100.634	100.534	100.434
4.375	100.811	100.711	100.611	4.375	102.294	102.194	102.094	4.375	102.669	102.569	102.469	4.375	102.669	102.569	102.469	3.750	101.205	101.105	101.005
4.500	101.035	100.935	100.835	4.500	102.616	102.516	102.416	4.500	102.991	102.891	102.791	4.500	102.991	102.891	102.791	3.875	101.722	101.622	101.522
4.625	101.361	101.261	101.161	4.625	103.108	103.008	102.908	4.625	103.483	103.383	103.283	4.625	103.483	103.383	103.283	3.990	102.085	101.985	101.885
4.750	101.275	101.175	101.075	4.750	103.412	103.312	103.212	4.750	103.787	103.687	103.587	4.750	103.787	103.687	103.587	4.000	102.185	102.085	101.985
4.875	101.840	101.740	101.640	4.875	103.787	103.687	103.587	4.875	104.162	104.062	103.962	4.875	104.162	104.062	103.962	4.125	102.317	102.217	102.117
4.990	102.042	101.942	101.842	4.990	103.927	103.827	103.727	4.990	104.552	104.452	104.352	4.990	104.552	104.452	104.352	4.250	102.674	102.574	102.474
5.000	102.142	102.042	101.942	5.000	104.027	103.927	103.827	5.000	104.552	104.452	104.352	5.000	104.552	104.452	104.352	4.375	103.058	102.958	102.858
5.125	101.489	101.389	101.289	5.125	104.014	103.914	103.814	5.125	104.139	104.039	103.939	5.125	104.139	104.039	103.939	4.500	102.631	102.531	102.431
5.250	101.947	101.847	101.747	5.250	104.335	104.235	104.135	5.250	104.460	104.360	104.260	5.250	104.460	104.360	104.260	4.625	103.027	102.927	102.827
5.375	102.994	102.894	102.794	5.375	104.741	104.641	104.541	5.375	104.741	104.641	104.541	5.375	104.741	104.641	104.541	4.750	103.469	103.369	103.269
5.500	103.246	103.146	103.046	5.500	104.972	104.872	104.772	5.500	104.972	104.872	104.772	5.500	104.972	104.872	104.772	4.875	103.842	103.742	103.642
5.625	102.460	102.360	102.260	5.625	104.714	104.614	104.514	5.625	104.714	104.614	104.514	5.625	104.714	104.614	104.514	4.990	103.348	103.248	103.148
5.750	102.929	102.829	102.729	5.750	105.026	104.926	104.826	5.750	105.026	104.926	104.826	5.750	105.026	104.926	104.826	5.000	103.448	103.348	103.248
5.875	103.198	103.098	102.998	5.875	105.434	105.334	105.234	5.875	105.434	105.334	105.234	5.875	105.434	105.334	105.234	5.125	103.757	103.657	103.557
5.990	103.315	103.215	103.115	5.990	105.516	105.416	105.316	5.990	105.516	105.416	105.316	5.990	105.516	105.416	105.316	5.250	103.943	103.843	103.743
6.000	103.415	103.315	103.215	6.000	105.616	105.516	105.416	6.000	105.616	105.516	105.416	6.000	105.616	105.516	105.416	5.375	104.222	104.122	104.022
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	100.535	100.435	100.335	3.375	100.535	100.435	100.335	3.375	99.628	99.528	99.428	3.375	100.128	100.028	99.928	3.375	100.128	100.028	99.928
3.500	100.549	100.449	100.349	3.500	100.549	100.449	100.349	3.500	99.941	99.841	99.741	3.500	99.991	99.891	99.791	3.500	99.991	99.891	99.791
3.625	101.134	101.034	100.934	3.625	101.134	101.034	100.934	3.625	100.076	99.976	99.876	3.625	100.576	100.476	100.376	3.625	100.576	100.476	100.376
3.750	101.705	101.605	101.505	3.750	101.705	101.605	101.505	3.750	100.647	100.547	100.447	3.750	101.147	101.047	100.947	3.750	101.147	101.047	100.947
3.875	101.972	101.872	101.772	3.875	101.972	101.872	101.772	3.875	101.164	101.064	100.964	3.875	101.414	101.314	101.214	3.875	101.414	101.314	101.214
3.990	102.335	102.235	102.135	3.990	102.335	102.235	102.135	3.990	101.527	101.427	101.327	3.990	101.777	101.677	101.577	3.990	101.777	101.677	101.577
4.000	102.435	102.335	102.235	4.000	102.435	102.335	102.235	4.000	101.627	101.527	101.427	4.000	101.877	101.777	101.677	4.000	101.877	101.777	101.677
4.125	102.567	102.467	102.367	4.125	102.567	102.467	102.367	4.125	101.251	101.151	101.051	4.125	101.501	101.401	101.301	4.125	101.501	101.401	101.301
4.250	102.924	102.824	102.724	4.250	102.924	102.824	102.724	4.250	101.608	101.508	101.408	4.250	101.858	101.758	101.658	4.250	101.858	101.758	101.658
4.375	103.923	103.823	103.723	4.375	103.923	103.823	103.723	4.375											



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.:

6/3/2019

45 Day Lock Exp.:

6/17/2019

60 Day Lock Exp.:

7/1/2019

W. Rate Sheet Dated: 5/2/2019

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	100.478	100.378	100.278	4.000	100.728	100.628	100.528	3.375	100.111	100.011	99.911	4.000	99.665	99.565	99.465	3.375	99.704	99.604	99.504
4.125	101.045	100.945	100.845	4.125	101.453	101.353	101.253	3.500	100.101	100.001	99.901	4.125	100.232	100.132	100.032	3.500	99.536	99.436	99.336
4.250	101.669	101.569	101.469	4.250	101.871	101.771	101.671	3.625	100.684	100.584	100.484	4.250	100.605	100.505	100.405	3.625	100.119	100.019	99.919
4.375	102.158	102.058	101.958	4.375	102.302	102.202	102.102	3.750	101.256	101.156	101.056	4.375	101.094	100.994	100.894	3.750	100.691	100.591	100.491
4.500	102.630	102.530	102.430	4.500	102.625	102.525	102.425	3.875	101.769	101.669	101.569	4.500	101.566	101.466	101.366	3.875	101.204	101.104	101.004
4.625	102.954	102.854	102.754	4.625	103.115	103.015	102.915	3.990	102.132	102.032	101.932	4.625	101.890	101.790	101.690	3.990	101.567	101.467	101.367
4.750	103.003	102.903	102.803	4.750	103.429	103.329	103.229	4.000	102.232	102.132	102.032	4.750	101.783	101.683	101.583	4.000	101.667	101.567	101.467
4.875	103.565	103.465	103.365	4.875	103.804	103.704	103.604	4.125	102.324	102.224	102.124	4.875	102.345	102.245	102.145	4.125	101.259	101.159	101.059
4.990	103.768	103.668	103.568	4.990	103.944	103.844	103.744	4.250	102.680	102.580	102.480	4.990	102.548	102.448	102.348	4.250	101.615	101.515	101.415
5.000	103.868	103.768	103.668	5.000	104.044	103.944	103.844	4.375	103.063	102.963	102.863	5.000	102.648	102.548	102.448	4.375	101.998	101.898	101.798
5.125	103.718	103.618	103.518	5.125	104.061	103.961	103.861	4.500	102.659	102.559	102.459	5.125	102.038	101.938	101.838	4.500	100.893	100.793	100.693
5.250	104.173	104.073	103.973	5.250	104.381	104.281	104.181	4.625	103.054	102.954	102.854	5.250	102.493	102.393	102.293	4.625	101.288	101.188	101.088
5.375	104.717	104.617	104.517	5.375	104.786	104.686	104.586	4.750	103.495	103.395	103.295	5.375	103.037	102.937	102.837	4.750	101.729	101.629	101.529
5.500	104.971	104.871	104.771	5.500	105.016	104.916	104.816	4.875	103.867	103.767	103.667	5.500	103.291	103.191	103.091	4.875	102.101	102.001	101.901
5.625	104.877	104.777	104.677	5.625	104.734	104.634	104.534	4.990	103.380	103.280	103.180	5.625	102.484	102.384	102.284	4.990	101.473	101.373	101.273
5.750	105.345	105.245	105.145	5.750	105.046	104.946	104.846	5.000	103.480	103.380	103.280	5.750	102.952	102.852	102.752	5.000	101.573	101.473	101.373
5.875	105.613	105.513	105.413	5.875	105.454	105.354	105.254	5.125	103.788	103.688	103.588	5.875	103.220	103.120	103.020	5.125	101.881	101.781	101.681
5.990	105.729	105.629	105.529	5.990	105.533	105.433	105.333	5.250	103.974	103.874	103.774	5.990	103.336	103.236	103.136	5.250	102.067	101.967	101.867
6.000	105.829	105.729	105.629	6.000	105.633	105.533	105.433	5.375	104.252	104.152	104.052	6.000	103.436	103.336	103.236	5.375	102.345	102.245	102.145

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.:

6/3/2019

45 Day Lock Exp.:

6/17/2019

60 Day Lock Exp.:

7/1/2019

W. Rate Sheet Dated: 5/2/2019

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	97.658	97.533	97.408	
3.875	98.094	97.969	97.844	
4.000	98.542	98.417	98.292	
4.125	98.988	98.863	98.738	
4.250	99.466	99.341	99.216	
4.375	99.874	99.749	99.624	
4.500	100.257	100.132	100.007	
4.625	100.603	100.478	100.353	
4.750	100.942	100.817	100.692	
4.875	101.281	101.156	101.031	
5.000	101.598	101.473	101.348	
5.125	101.945	101.820	101.695	
5.250	102.283	102.158	102.033	

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	97.707	97.582	97.457	
3.375	98.267	98.142	98.017	
3.500	98.828	98.703	98.578	
3.625	99.208	99.083	98.958	
3.750	99.643	99.518	99.393	
3.875	100.097	99.972	99.847	
4.000	100.294	100.169	100.044	
4.125	100.544	100.419	100.294	
4.250	100.880	100.755	100.630	
4.375	101.197	101.072	100.947	
4.500	101.422	101.297	101.172	

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	98.413	98.288	98.163	
3.375	98.590	98.465	98.340	
3.500	98.996	98.871	98.746	
3.625	99.378	99.253	99.128	
3.750	99.767	99.642	99.517	
3.875	100.050	99.925	99.800	
4.000	100.450	100.325	100.200	
4.125	100.760	100.635	100.510	
4.250	101.077	100.952	100.827	
4.375	101.369	101.244	101.119	
4.500	101.605	101.480	101.355	
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)