



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.: 6/3/2019

45 Day Lock Exp.: 6/17/2019

60 Day Lock Exp.: 7/2/2019

W. Rate Sheet Dated: 5/3/2019

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	101.282	101.132	100.982	3.750	100.634	100.484	100.334	2.375	96.292	96.142	95.992	3.125	98.799	98.649	98.499
3.875	101.815	101.665	101.515	3.875	101.051	100.901	100.751	2.500	96.808	96.658	96.508	3.250	98.810	98.660	98.510
4.000	102.340	102.190	102.040	4.000	101.472	101.322	101.172	2.625	97.301	97.151	97.001	3.375	99.193	99.043	98.893
4.125	102.771	102.621	102.471	4.125	101.819	101.669	101.519	2.750	98.533	98.383	98.233	3.500	99.579	99.429	99.279
4.250	102.520	102.420	102.320	4.250	101.873	101.773	101.673	2.875	99.022	98.872	98.722	3.625	99.917	99.767	99.617
4.375	102.971	102.871	102.771	4.375	102.246	102.146	102.046	3.000	99.506	99.356	99.206	Margin = 2.250		Index = 2.430	
4.500	103.425	103.325	103.225	4.500	102.590	102.490	102.390	3.125	99.992	99.842	99.692				
4.625	103.806	103.706	103.606	4.625	103.098	102.998	102.898	3.250	100.111	99.961	99.811				
4.750	103.931	103.831	103.731	4.750	102.511	102.411	102.311	3.375	100.587	100.437	100.287				
4.875	103.526	103.426	103.326	4.875	102.885	102.785	102.685	3.500	101.056	100.906	100.756				
5.000	103.903	103.803	103.703	5.000	103.229	103.129	103.029	3.625	101.431	101.281	101.131				
5.125	104.445	104.345	104.245	5.125	103.736	103.636	103.536	3.750	101.302	101.152	101.002				
5.250	103.757	103.657	103.557	5.250	103.149	103.049	102.949	3.875	101.696	101.546	101.396				
5.375	104.164	104.064	103.964	5.375	103.523	103.423	103.323	4.000	102.094	101.944	101.794				
5.500	104.542	104.442	104.342	5.500	103.867	103.767	103.667	4.125	102.419	102.269	102.119				
5.625	105.083	104.983	104.883	5.625	104.374	104.274	104.174	4.250	101.822	101.672	101.522				
5.750	104.957	104.857	104.757	5.750	104.225	104.125	104.025	4.375	102.173	102.023	101.873				
5.875	105.365	105.265	105.165	5.875	104.599	104.499	104.399	4.500	102.494	102.344	102.194				
6.000	105.742	105.642	105.542	6.000	104.943	104.843	104.743	4.625	102.979	102.829	102.679				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.132	99.982	99.832	3.750	99.634	99.484	99.334	2.375	95.292	95.142	94.992	3.125	97.799	97.649	97.499
3.875	100.665	100.515	100.365	3.875	100.051	99.901	99.751	2.500	95.808	95.658	95.508	3.250	97.810	97.660	97.510
4.000	101.190	101.040	100.890	4.000	100.472	100.322	100.172	2.625	96.301	96.151	96.001	3.375	98.193	98.043	97.893
4.125	101.621	101.471	101.321	4.125	100.819	100.669	100.519	2.750	97.533	97.383	97.233	3.500	98.579	98.429	98.279
4.250	101.370	101.270	101.170	4.250	100.873	100.773	100.673	2.875	98.022	97.872	97.722	3.625	98.917	98.767	98.617
4.375	101.821	101.721	101.621	4.375	101.246	101.146	101.046	3.000	98.506	98.356	98.206	Margin = 2.250		Index = 2.430	
4.500	102.275	102.175	102.075	4.500	101.590	101.490	101.390	3.125	98.992	98.842	98.692	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.656	102.556	102.456	4.625	102.098	101.998	101.898	3.250	99.111	98.961	98.811	Rate	30 Day	45 Day	60 Day
4.750	102.781	102.681	102.581	4.750	101.511	101.411	101.311	3.375	99.587	99.437	99.287	4.500	101.125	100.875	100.625
4.875	102.376	102.276	102.176	4.875	101.885	101.785	101.685	3.500	100.056	99.906	99.756	4.625	101.506	101.256	101.006
5.000	102.753	102.653	102.553	5.000	102.229	102.129	102.029	3.625	100.431	100.281	100.131	4.750	100.818	100.568	100.318
5.125	103.295	103.195	103.095	5.125	102.736	102.636	102.536	3.750	100.302	100.152	100.002	4.875	101.226	100.976	100.726
5.250	102.607	102.507	102.407	5.250	102.149	102.049	101.949	3.875	100.696	100.546	100.396	5.000	101.603	101.353	101.103
5.375	103.014	102.914	102.814	5.375	102.523	102.423	102.323	4.000	101.094	100.944	100.794	5.125	102.145	101.895	101.645
5.500	103.392	103.292	103.192	5.500	102.867	102.767	102.667	4.125	101.419	101.269	101.119	5.250	101.457	101.207	100.957
5.625	103.933	103.833	103.733	5.625	103.374	103.274	103.174	4.250	100.822	100.672	100.522	5.375	102.000	101.750	101.500
5.750	103.807	103.707	103.607	5.750	103.225	103.125	103.025	4.375	101.173	101.023	100.873	5.500	102.250	102.000	101.750
5.875	104.215	104.115	104.015	5.875	103.599	103.499	103.399	4.500	101.494	101.344	101.194	5.625	102.500	102.250	102.000
6.000	104.592	104.492	104.392	6.000	103.943	103.843	103.743	4.625	101.979	101.829	101.679	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	101.271	101.021	100.771
5.750	102.000	101.750	101.500	5.750	101.505	101.255	101.005
5.875	102.250	102.000	101.750	5.875	101.879	101.629	101.379
6.250	102.750	102.500	102.250	6.250	102.410	102.160	101.910
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:	5/3/2019	5.000%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.500	98.375	98.125	97.875	
4.625	98.756	98.506	98.256	
4.750	98.068	97.818	97.568	
4.875	98.476	98.226	97.976	
5.000	98.853	98.603	98.353	
5.125	99.395	99.145	98.895	
5.250	98.707	98.457	98.207	
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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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.:

7/2/2019

W. Rate Sheet Dated: 5/3/2019

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	99.970	99.820	99.670	3.750	99.322	99.172	99.022	2.375	92.792	92.642	92.492	3.125	97.11	96.962	96.812
3.875	100.502	100.352	100.202	3.875	99.738	99.588	99.438	2.500	93.308	93.158	93.008	3.250	97.81	97.660	97.510
4.000	101.027	100.877	100.727	4.000	100.159	100.009	99.859	2.625	93.801	93.651	93.501	3.375	98.19	98.043	97.893
4.125	101.459	101.309	101.159	4.125	100.507	100.357	100.207	2.750	96.845	96.695	96.545	3.500	98.58	98.429	98.279
4.250	101.395	101.295	101.195	4.250	100.748	100.648	100.548	2.875	97.335	97.185	97.035	3.625	98.92	98.767	98.617
4.375	101.846	101.746	101.646	4.375	101.121	101.021	100.921	3.000	97.818	97.668	97.518	Margin = 2.250		Index = 2.430	
4.500	102.300	102.200	102.100	4.500	101.465	101.365	101.265	3.125	98.305	98.155	98.005				
4.625	102.681	102.581	102.481	4.625	101.973	101.873	101.773	3.250	99.111	98.961	98.811				
4.750	102.713	102.613	102.513	4.750	101.292	101.192	101.092	3.375	99.587	99.437	99.287				
4.875	102.307	102.207	102.107	4.875	101.666	101.566	101.466	3.500	100.056	99.906	99.756				
5.000	102.685	102.585	102.485	5.000	102.010	101.910	101.810	3.625	100.431	100.281	100.131				
5.125	103.226	103.126	103.026	5.125	102.517	102.417	102.317	3.750	99.989	99.839	99.689				
5.250	102.350	102.250	102.150	5.250	101.743	101.643	101.543	3.875	100.383	100.233	100.083				
5.375	102.758	102.658	102.558	5.375	102.117	102.017	101.917	4.000	100.782	100.632	100.482				
5.500	103.135	103.035	102.935	5.500	102.461	102.361	102.261	4.125	101.107	100.957	100.807				
5.625	103.677	103.577	103.477	5.625	102.968	102.868	102.768	4.250	100.697	100.547	100.397				
5.750	103.082	102.982	102.882	5.750	102.350	102.250	102.150	4.375	101.048	100.898	100.748				
5.875	103.490	103.390	103.290	5.875	102.724	102.624	102.524	4.500	101.369	101.219	101.069				
6.000	103.867	103.767	103.667	6.000	103.068	102.968	102.868	4.625	101.854	101.704	101.554				

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	98.820	98.670	98.520	3.750	98.322	98.172	98.022	2.375	93.542	93.392	93.242	3.125	96.112	95.962	95.812
3.875	99.352	99.202	99.052	3.875	98.738	98.588	98.438	2.500	94.058	93.908	93.758	3.250	96.810	96.660	96.510
4.000	99.877	99.727	99.577	4.000	99.159	99.009	98.859	2.625	94.551	94.401	94.251	3.375	97.193	97.043	96.893
4.125	100.309	100.159	100.009	4.125	99.507	99.357	99.207	2.750	96.627	96.477	96.327	3.500	97.579	97.429	97.279
4.250	100.245	100.145	100.045	4.250	99.748	99.648	99.548	2.875	97.116	96.966	96.816	3.625	97.917	97.767	97.617
4.375	100.696	100.596	100.496	4.375	100.121	100.021	99.921	3.000	97.599	97.449	97.299	Margin = 2.250		Index = 2.430	
4.500	101.150	101.050	100.950	4.500	100.465	100.365	100.265	3.125	98.086	97.936	97.786	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.531	101.431	101.331	4.625	100.973	100.873	100.773	3.250	98.017	97.867	97.717	Rate	30 Day	45 Day	60 Day
4.750	101.563	101.463	101.363	4.750	100.292	100.192	100.092	3.375	98.493	98.343	98.193	4.500	100.000	99.750	99.500
4.875	101.157	101.057	100.957	4.875	100.666	100.566	100.466	3.500	98.962	98.812	98.662	4.625	100.381	100.131	99.881
5.000	101.535	101.435	101.335	5.000	101.010	100.910	100.810	3.625	99.337	99.187	99.037	4.750	99.600	99.350	99.100
5.125	102.076	101.976	101.876	5.125	101.517	101.417	101.317	3.750	99.052	98.902	98.752	4.875	100.007	99.757	99.507
5.250	101.200	101.100	101.000	5.250	100.743	100.643	100.543	3.875	99.446	99.296	99.146	5.000	100.385	100.135	99.885
5.375	101.608	101.508	101.408	5.375	101.117	101.017	100.917	4.000	99.844	99.694	99.544	5.125	100.926	100.676	100.426
5.500	101.985	101.885	101.785	5.500	101.461	101.361	101.261	4.125	100.169	100.019	99.869	5.250	100.050	99.800	99.550
5.625	102.527	102.427	102.327	5.625	101.968	101.868	101.768	4.250	99.259	99.109	98.959	5.375	100.594	100.344	100.094
5.750	101.932	101.832	101.732	5.750	101.350	101.250	101.150	4.375	99.610	99.460	99.310	5.500	100.843	100.593	100.343
5.875	102.340	102.240	102.140	5.875	101.724	101.624	101.524	4.500	99.932	99.782	99.632	5.625	101.094	100.844	100.594
6.000	102.717	102.617	102.517	6.000	102.068	101.968	101.868	4.625	100.417	100.267	100.117	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:	5/3/2019	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	98.593	98.343	98.093	5.250	99.864	99.614	99.364
5.750	100.125	99.875	99.625	5.750	99.630	99.380	99.130
5.875	100.375	100.125	99.875	5.875	100.004	99.754	99.504
6.250	99.250	99.000	98.750	6.250	98.910	98.660	98.410
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	97.250	97.000	96.750	
4.625	97.631	97.381	97.131	
4.750	96.850	96.600	96.350	
4.875	97.257	97.007	96.757	
5.000	97.635	97.385	97.135	
5.125	98.176	97.926	97.676	
5.250	97.300	97.050	96.800	
5.375	97.844	97.594	97.344	
5.500	98.093	97.843	97.593	
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@afwrolwholesale.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.: 7/2/2019

W. Rate Sheet Dated: 5/3/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	101.823	101.723	101.623	4.375	100.880	100.780	100.680	4.375	100.692	100.592	100.492	4.375	100.886	100.786	100.686	4.375	99.943	99.843	99.743	4.375	99.943	99.843	99.743	4.375	100.500	100.400	100.300	4.375	100.500	100.400	100.300
4.500	102.311	102.211	102.111	4.500	101.419	101.319	101.219	4.500	101.231	101.131	101.031	4.500	101.394	101.294	101.194	4.500	100.502	100.402	100.302	4.500	100.502	100.402	100.302	4.500	100.502	100.402	100.302	4.500	100.502	100.402	100.302
4.625	102.641	102.541	102.441	4.625	101.817	101.717	101.617	4.625	101.630	101.530	101.430	4.625	101.626	101.526	101.426	4.625	100.802	100.702	100.602	4.625	100.802	100.702	100.602	4.625	100.802	100.702	100.602	4.625	100.802	100.702	100.602
4.750	103.028	102.928	102.828	4.750	102.487	102.387	102.287	4.750	102.484	102.384	102.284	4.750	102.484	102.384	102.284	4.750	101.874	101.774	101.674	4.750	101.874	101.774	101.674	4.750	101.874	101.774	101.674	4.750	101.874	101.774	101.674
4.875	103.415	103.315	103.215	4.875	102.924	102.824	102.724	4.875	102.924	102.824	102.724	4.875	102.924	102.824	102.724	4.875	102.358	102.258	102.158	4.875	102.358	102.258	102.158	4.875	102.358	102.258	102.158	4.875	102.358	102.258	102.158
4.990	103.719	103.619	103.519	4.990	103.273	103.173	103.073	4.990	103.273	103.173	103.073	4.990	103.273	103.173	103.073	4.990	102.720	102.620	102.520	4.990	102.720	102.620	102.520	4.990	102.720	102.620	102.520	4.990	102.720	102.620	102.520
5.000	103.819	103.719	103.619	5.000	103.373	103.273	103.173	5.000	103.373	103.273	103.173	5.000	103.373	103.273	103.173	5.000	102.820	102.720	102.620	5.000	102.820	102.720	102.620	5.000	102.820	102.720	102.620	5.000	102.820	102.720	102.620
5.125	103.837	103.737	103.637	5.125	103.672	103.572	103.472	5.125	103.672	103.572	103.472	5.125	103.672	103.572	103.472	5.125	103.014	102.914	102.814	5.125	103.014	102.914	102.814	5.125	103.014	102.914	102.814	5.125	103.014	102.914	102.814
5.250	104.202	104.102	104.002	5.250	104.179	104.079	103.979	5.250	104.179	104.079	103.979	5.250	104.179	104.079	103.979	5.250	102.880	102.780	102.680	5.250	102.880	102.780	102.680	5.250	102.880	102.780	102.680	5.250	102.880	102.780	102.680
5.375	104.492	104.392	104.292	5.375	104.510	104.410	104.310	5.375	104.510	104.410	104.310	5.375	104.510	104.410	104.310	5.375	103.339	103.239	103.139	5.375	103.339	103.239	103.139	5.375	103.339	103.239	103.139	5.375	103.339	103.239	103.139
5.500	104.740	104.640	104.540	5.500	104.785	104.685	104.585	5.500	104.785	104.685	104.585	5.500	104.785	104.685	104.585	5.500	103.764	103.664	103.564	5.500	103.764	103.664	103.564	5.500	103.764	103.664	103.564	5.500	103.764	103.664	103.564
5.625	104.948	104.848	104.748	5.625	105.018	104.918	104.818	5.625	105.018	104.918	104.818	5.625	105.018	104.918	104.818	5.625	103.997	103.897	103.797	5.625	103.997	103.897	103.797	5.625	103.997	103.897	103.797	5.625	103.997	103.897	103.797
5.750	105.381	105.272	105.181	5.750	105.722	105.622	105.522	5.750	105.722	105.622	105.522	5.750	105.722	105.622	105.522	5.750	104.150	104.050	103.950	5.750	104.150	104.050	103.950	5.750	104.150	104.050	103.950	5.750	104.150	104.050	103.950
5.875	105.560	105.450	105.360	5.875	106.063	105.963	105.863	5.875	106.063	105.963	105.863	5.875	106.063	105.963	105.863	5.875	104.302	104.202	104.102	5.875	104.302	104.202	104.102	5.875	104.302	104.202	104.102	5.875	104.302	104.202	104.102
5.990	105.666	105.557	105.466	5.990	106.244	106.144	106.044	5.990	106.244	106.144	106.044	5.990	106.244	106.144	106.044	5.990	104.590	104.490	104.390	5.990	104.590	104.490	104.390	5.990	104.590	104.490	104.390	5.990	104.590	104.490	104.390
6.000	105.766	105.657	105.566	6.000	106.344	106.244	106.144	6.000	106.344	106.244	106.144	6.000	106.344	106.244	106.144	6.000	104.650	104.550	104.450	6.000	104.650	104.550	104.450	6.000	104.650	104.550	104.450	6.000	104.650	104.550	104.450
6.125	105.892	105.782	105.692	6.125	106.611	106.511	106.411	6.125	106.674	106.574	106.474	6.125	106.674	106.574	106.474	6.125	104.764	104.664	104.564	6.125	104.764	104.664	104.564	6.125	104.764	104.664	104.564	6.125	104.764	104.664	104.564
6.250	106.039	105.919	105.839	6.250	106.673	106.549	106.473	6.250	106.700	106.580	106.500	6.250	106.700	106.580	106.500	6.250	104.858	104.758	104.658	6.250	104.858	104.758	104.658	6.250	104.858	104.758	104.658	6.250	104.858	104.758	104.658
6.375	106.235	106.115	106.035	6.375	107.010	106.886	106.810	6.375	107.042	106.922	106.842	6.375	107.042	106.922	106.842	6.375	105.514	105.414	105.314	6.375	105.514	105.414	105.314	6.375	105.514	105.414	105.314	6.375	105.514	105.414	105.314
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	99.755	99.655	99.555	4.625	102.968	102.868	102.768	4.625	102.137	102.037	101.937	4.625	102.074	101.874	101.874	3.375	99.840	99.740	99.640	4.625	99.840	99.740	99.640	4.625	100.320	100.220	100.120	4.625	100.320	100.220	100.120
4.500	100.314	100.214	100.114	4.750	103.401	103.301	103.201	4.750	102.235	102.135	102.035	4.750	102.172	101.972	101.972	3.500	100.320	100.220	100.120	4.750	100.320	100.220	100.120	4.750	100.320	100.220	100.120	4.750	100.320	100.220	100.120
4.625	100.615	100.515	100.415	4.875	103.771	103.671	103.571	4.875	102.651	102.551	102.451	4.875	102.589	102.389	102.389	3.625	100.744	100.644	100.544	4.875	100.744	100.644	100.544	4.875	100.744	100.644	100.544	4.875	100.744	100.644	100.544
4.750	101.330	101.230	101.130	4.990	103.901	103.801	103.701	4.990	102.979	102.879	102.779	4.990	102.917	102.717	102.717	3.750	101.193	101.093	100.993	4.990	101.193	101.093	100.993	4.990	101.193	101.093	100.993	4.990	101.193	101.093	100.993
4.875	101.867	101.767	101.667	5.000	104.001	103.901	103.801	5.000	103.079	102.979	102.879	5.000	103.017	102.817	102.817	3.875	101.582	101.482	101.382	5.000	101.582	101.482	101.382	5.000	101.582	101.482	101.382	5.000	101.582	101.482	101.382
4.990	102.274	102.174	102.074	5.125	104.236	104.136	104.036	5.125	103.399	103.299	103.199	5.125	103.336	103.136	103.136	3.990	101.910	101.810	101.710	5.125	101.910	101.810	101.710	5.125	101.910	101.810	101.710	5.125	101.910	101.810	101.710
5.000	102.374	102.274	102.174	5.250	104.565	104.465	104.365	5.250	103.514	103.414	103.314	5.250	103.451	103.251	103.251	4.000	102.010	101.910	101.810	5.250	102.010	101.910	101.810	5.250	102.010	101.910	101.810	5.250	102.010	101.910	101.810
5.125	102.849	102.749	102.649	5.375	104.757	104.657	104.557	5.375	103.786	103.686	103.586	5.375	103.723	103.523	103.523	4.125	102.408	102.308	102.208	5.375	102.408	102.308	102.208	5.375	102.408	102.308	102.208	5.375	102.408	102.308	102.208
5.250	102.880	102.780	102.680	5.500	104.967	104.867	104.767	5.500	104.049	103.949	103.849	5.500	104.036	103.836	103.836	4.250	102.793	102.693	102.593	5.500	102.793	102.693	102.593	5.500	102.793	102.693	102.593	5.500	102.793	102.693	102.593
5.375	103.339	103.239	103.139	5.625	105.135	105.035	104.935	5.625	104.278	104.178	104.078	5.625	104.265	104.065	104.065	4.375	103.185	103.085	102.985	5.625	103.185	103.085	102.985	5.625	103.185	103.085	102.985	5.625	103.185	103.085	102.985
5.500	103.764	103.664	103.564	5.750	105.306	105.193	105.106	5.750	104.821	104.721	104.621	5.750	104.808	104.608	104.608	4.500	103.572	103.472	103.372	5.750	103.572	103.472	103.372	5.750	103.572	103.472	103.372	5.750	103.572	103.472	103.372
5.625	103.697	103.597	103.497	5.875	105.529	105.416	105.3293																								



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.: 7/2/2019

W. Rate Sheet Dated: 5/3/2019

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	100.505	100.405	100.305	4.000	100.255	100.155	100.055	4.000	100.255	100.155	100.055	4.000	99.692	99.592	99.492	4.000	99.442	99.342	99.242
4.125	101.068	100.968	100.868	4.125	100.818	100.718	100.618	4.125	100.818	100.718	100.618	4.125	100.255	100.155	100.055	4.125	100.005	99.905	99.805
4.250	101.706	101.606	101.506	4.250	101.456	101.356	101.256	4.250	101.456	101.356	101.256	4.250	100.627	100.527	100.427	4.250	100.377	100.277	100.177
4.375	102.194	102.094	101.994	4.375	101.944	101.844	101.744	4.375	101.944	101.844	101.744	4.375	101.115	101.015	100.915	4.375	100.865	100.765	100.665
4.500	102.665	102.565	102.465	4.500	102.415	102.315	102.215	4.500	102.415	102.315	102.215	4.500	101.586	101.486	101.386	4.500	101.086	100.986	100.886
4.625	102.988	102.888	102.788	4.625	102.738	102.638	102.538	4.625	102.738	102.638	102.538	4.625	101.909	101.809	101.709	4.625	101.409	101.309	101.209
4.750	103.021	102.921	102.821	4.750	102.771	102.671	102.571	4.750	102.771	102.671	102.571	4.750	101.898	101.798	101.698	4.750	101.398	101.298	101.198
4.875	103.582	103.482	103.382	4.875	103.332	103.232	103.132	4.875	103.332	103.232	103.132	4.875	102.459	102.359	102.259	4.875	101.959	101.859	101.759
4.990	103.784	103.684	103.584	4.990	103.534	103.434	103.334	4.990	103.534	103.434	103.334	4.990	102.661	102.561	102.461	4.990	102.161	102.061	101.961
5.000	103.884	103.784	103.684	5.000	103.634	103.534	103.434	5.000	103.634	103.534	103.434	5.000	102.761	102.661	102.561	5.000	102.261	102.161	102.061
5.125	103.733	103.633	103.533	5.125	103.483	103.383	103.283	5.125	103.483	103.383	103.283	5.125	102.111	102.011	101.911	5.125	101.611	101.511	101.411
5.250	104.188	104.088	103.988	5.250	103.938	103.838	103.738	5.250	103.938	103.838	103.738	5.250	102.566	102.466	102.366	5.250	102.066	101.966	101.866
5.375	104.730	104.630	104.530	5.375	104.480	104.380	104.280	5.375	104.480	104.380	104.280	5.375	103.108	103.008	102.908	5.375	103.108	103.008	102.908
5.500	104.983	104.883	104.783	5.500	104.983	104.883	104.783	5.500	104.983	104.883	104.783	5.500	103.361	103.261	103.161	5.500	103.361	103.261	103.161
5.625	104.921	104.821	104.721	5.625	104.921	104.821	104.721	5.625	104.921	104.821	104.721	5.625	102.532	102.432	102.332	5.625	102.532	102.432	102.332
5.750	105.386	105.286	105.186	5.750	105.386	105.286	105.186	5.750	105.386	105.286	105.186	5.750	102.997	102.897	102.797	5.750	102.997	102.897	102.797
5.875	105.654	105.554	105.454	5.875	105.654	105.554	105.454	5.875	105.654	105.554	105.454	5.875	103.265	103.165	103.065	5.875	103.265	103.165	103.065
5.990	105.769	105.669	105.569	5.990	105.769	105.669	105.569	5.990	105.769	105.669	105.569	5.990	103.380	103.280	103.180	5.990	103.380	103.280	103.180
6.000	105.869	105.769	105.669	6.000	105.869	105.769	105.669	6.000	105.869	105.769	105.669	6.000	103.480	103.380	103.280	6.000	103.480	103.380	103.280
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	99.442	99.342	99.242	4.000	100.895	100.795	100.695	4.000	101.270	101.170	101.070	4.000	101.270	101.170	101.070	3.375	100.048	99.948	99.848
4.125	100.005	99.905	99.805	4.125	101.620	101.520	101.420	4.125	101.995	101.895	101.795	4.125	101.995	101.895	101.795	3.500	100.080	99.980	99.880
4.250	100.377	100.277	100.177	4.250	101.949	101.849	101.749	4.250	102.324	102.224	102.124	4.250	102.324	102.224	102.124	3.625	100.664	100.564	100.464
4.375	100.865	100.765	100.665	4.375	102.381	102.281	102.181	4.375	102.756	102.656	102.556	4.375	102.756	102.656	102.556	3.750	101.236	101.136	101.036
4.500	101.086	100.986	100.886	4.500	102.703	102.603	102.503	4.500	103.078	102.978	102.878	4.500	103.078	102.978	102.878	3.875	101.749	101.649	101.549
4.625	101.409	101.309	101.209	4.625	103.193	103.093	102.993	4.625	103.568	103.468	103.368	4.625	103.568	103.468	103.368	3.990	102.112	102.012	101.912
4.750	101.398	101.298	101.198	4.750	103.508	103.408	103.308	4.750	103.883	103.783	103.683	4.750	103.883	103.783	103.683	4.000	102.212	102.112	102.012
4.875	101.959	101.859	101.759	4.875	103.882	103.782	103.682	4.875	104.257	104.157	104.057	4.875	104.257	104.157	104.057	4.125	102.379	102.279	102.179
4.990	102.161	102.061	101.961	4.990	104.022	103.922	103.822	4.990	104.447	104.347	104.247	4.990	104.447	104.347	104.247	4.250	102.734	102.634	102.534
5.000	102.261	102.161	102.061	5.000	104.122	104.022	103.922	5.000	104.247	104.147	104.047	5.000	104.247	104.147	104.047	4.375	103.117	103.017	102.917
5.125	101.611	101.511	101.411	5.125	104.100	104.000	103.900	5.125	104.225	104.125	104.025	5.125	104.225	104.125	104.025	4.500	102.662	102.562	102.462
5.250	102.066	101.966	101.866	5.250	104.420	104.320	104.220	5.250	104.545	104.445	104.345	5.250	104.545	104.445	104.345	4.625	103.057	102.957	102.857
5.375	103.108	103.008	102.908	5.375	104.823	104.723	104.623	5.375	104.823	104.723	104.623	5.375	104.823	104.723	104.623	4.750	103.498	103.398	103.298
5.500	103.361	103.261	103.161	5.500	105.055	104.955	104.855	5.500	105.055	104.955	104.855	5.500	105.055	104.955	104.855	4.875	103.871	103.771	103.671
5.625	102.532	102.432	102.332	5.625	104.777	104.677	104.577	5.625	104.777	104.677	104.577	5.625	104.777	104.677	104.577	4.990	103.396	103.296	103.196
5.750	102.997	102.897	102.797	5.750	105.088	104.988	104.888	5.750	105.088	104.988	104.888	5.750	105.088	104.988	104.888	5.000	103.496	103.396	103.296
5.875	103.265	103.165	103.065	5.875	105.494	105.394	105.294	5.875	105.494	105.394	105.294	5.875	105.494	105.394	105.294	5.125	103.804	103.704	103.604
5.990	103.380	103.280	103.180	5.990	105.573	105.473	105.373	5.990	105.573	105.473	105.373	5.990	105.573	105.473	105.373	5.250	103.989	103.889	103.789
6.000	103.480	103.380	103.280	6.000	105.673	105.573	105.473	6.000	105.673	105.573	105.473	6.000	105.673	105.573	105.473	5.375	104.267	104.167	104.067
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	100.548	100.448	100.348	3.375	100.548	100.448	100.348	3.375	99.641	99.541	99.441	3.375	100.141	100.041	99.941	3.375	100.141	100.041	99.941
3.500	100.580	100.480	100.380	3.500	100.580	100.480	100.380	3.500	99.517	99.417	99.317	3.500	100.017	99.917	99.817	3.500	100.017	99.917	99.817
3.625	101.164	101.064	100.964	3.625	101.164	101.064	100.964	3.625	100.101	100.001	99.901	3.625	100.601	100.501	100.401	3.625	100.601	100.501	100.401
3.750	101.736	101.636	101.536	3.750	101.736	101.636	101.536	3.750	100.673	100.573	100.473	3.750	101.173	101.073	100.973	3.750	101.173	101.073	100.973
3.875	101.999	101.899	101.799	3.875	101.999	101.899	101.799	3.875	101.186	101.086	100.986	3.875	101.436	101.336	101.236	3.875	101.436	101.336	101.236
3.990	102.362	102.262	102.162	3.990	102.362	102.262	102.162	3.990	101.549	101.449	101.349	3.990	101.799	101.699	101.599	3.990	101.799	101.699	101.599
4.000	102.462	102.362	102.262	4.000	102.462	102.362	102.262	4.000	101.649	101.549	101.449	4.000	101.899	101.799	101.699	4.000	101.899	101.799	101.699
4.125	102.629	102.529	102.429	4.125	102.629	102.529	102.429	4.125	101.321	101.221	101.121	4.125	101.571	101.471	101.371	4.125	101.571	101.471	101.371
4.250	102.984	102.884	102.784	4.250	102.984	102.884	102.784	4.250	101.676	101.576	101.476	4.250	101.926	101.826	101.726	4.250	101.926	101.826	101.726
4.375	102.992	102.892	102.792	4.375	102.992	102.892	102.792	4.3											



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.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.:

7/2/2019

W. Rate Sheet Dated: 5/3/2019

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	100.447	100.347	100.247	4.000	100.707	100.607	100.507	3.375	100.035	99.935	99.835	4.000	99.634	99.534	99.434	3.375	99.628	99.528	99.428
4.125	101.016	100.916	100.816	4.125	101.439	101.339	101.239	3.500	100.049	99.949	99.849	4.125	100.203	100.103	100.003	3.500	99.491	99.391	99.291
4.250	101.632	101.532	101.432	4.250	101.860	101.760	101.660	3.625	100.634	100.534	100.434	4.250	100.570	100.470	100.370	3.625	100.076	99.976	99.876
4.375	102.123	102.023	101.923	4.375	102.294	102.194	102.094	3.750	101.205	101.105	101.005	4.375	101.061	100.961	100.861	3.750	100.647	100.547	100.447
4.500	102.597	102.497	102.397	4.500	102.616	102.516	102.416	3.875	101.722	101.622	101.522	4.500	101.535	101.435	101.335	3.875	101.164	101.064	100.964
4.625	102.923	102.823	102.723	4.625	103.108	103.008	102.908	3.990	102.085	101.985	101.885	4.625	101.861	101.761	101.661	3.990	101.527	101.427	101.327
4.750	102.961	102.861	102.761	4.750	103.412	103.312	103.212	4.000	102.185	102.085	101.985	4.750	101.775	101.675	101.575	4.000	101.627	101.527	101.427
4.875	103.526	103.426	103.326	4.875	103.787	103.687	103.587	4.125	102.317	102.217	102.117	4.875	102.340	102.240	102.140	4.125	101.251	101.151	101.051
4.990	103.728	103.628	103.528	4.990	103.927	103.827	103.727	4.250	102.674	102.574	102.474	4.990	102.542	102.442	102.342	4.250	101.608	101.508	101.408
5.000	103.828	103.728	103.628	5.000	104.027	103.927	103.827	4.375	103.058	102.958	102.858	5.000	102.642	102.542	102.442	4.375	101.992	101.892	101.792
5.125	103.670	103.570	103.470	5.125	104.014	103.914	103.814	4.500	102.631	102.531	102.431	5.125	101.989	101.889	101.789	4.500	100.865	100.765	100.665
5.250	104.128	104.028	103.928	5.250	104.335	104.235	104.135	4.625	103.027	102.927	102.827	5.250	102.447	102.347	102.247	4.625	101.261	101.161	101.061
5.375	104.675	104.575	104.475	5.375	104.741	104.641	104.541	4.750	103.469	103.369	103.269	5.375	102.994	102.894	102.794	4.750	101.703	101.603	101.503
5.500	104.927	104.827	104.727	5.500	104.972	104.872	104.772	4.875	103.842	103.742	103.642	5.500	103.246	103.146	103.046	4.875	102.076	101.976	101.876
5.625	104.857	104.757	104.657	5.625	104.714	104.614	104.514	4.990	103.348	103.248	103.148	5.625	102.460	102.360	102.260	4.990	101.441	101.341	101.241
5.750	105.326	105.226	105.126	5.750	105.026	104.926	104.826	5.000	103.448	103.348	103.248	5.750	102.929	102.829	102.729	5.000	101.541	101.441	101.341
5.875	105.595	105.495	105.395	5.875	105.434	105.334	105.234	5.125	103.757	103.657	103.557	5.875	103.198	103.098	102.998	5.125	101.850	101.750	101.650
5.990	105.912	105.812	105.712	5.990	105.516	105.416	105.316	5.250	103.943	103.843	103.743	5.990	103.315	103.215	103.115	5.250	102.036	101.936	101.836
6.000	105.812	105.712	105.612	6.000	105.616	105.516	105.416	5.375	104.222	104.122	104.022	6.000	103.415	103.315	103.215	5.375	102.315	102.215	102.115

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.:

7/2/2019

W. Rate Sheet Dated: 5/3/2019

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	97.990	97.865	97.740	
4.000	98.440	98.315	98.190	
4.125	98.888	98.763	98.638	
4.250	99.367	99.242	99.117	
4.375	99.779	99.654	99.529	
4.500	100.166	100.041	99.916	
4.625	100.517	100.392	100.267	
4.750	100.868	100.743	100.618	
4.875	101.217	101.092	100.967	
5.000	101.542	101.417	101.292	
5.125	101.895	101.770	101.645	
5.250	102.239	102.114	101.989	

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	97.478	97.353	97.228	
3.375	98.044	97.919	97.794	
3.500	98.612	98.487	98.362	
3.625	98.998	98.873	98.748	
3.750	99.438	99.313	99.188	
3.875	99.896	99.771	99.646	
4.000	100.102	99.977	99.852	
4.125	100.360	100.235	100.110	
4.250	100.704	100.579	100.454	
4.375	101.029	100.904	100.779	
4.500	101.261	101.136	101.011	

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	98.268	98.143	98.018	
3.375	98.445	98.320	98.195	
3.500	98.854	98.729	98.604	
3.625	99.237	99.112	98.987	
3.750	99.630	99.505	99.380	
3.875	99.913	99.788	99.663	
4.000	100.316	100.191	100.066	
4.125	100.628	100.503	100.378	
4.250	100.948	100.823	100.698	
4.375	101.242	101.117	100.992	
4.500	101.480	101.355	101.230	
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)