



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.: 6/5/2019

45 Day Lock Exp.: 6/20/2019

60 Day Lock Exp.: 7/5/2019

W. Rate Sheet Dated: 5/6/2019

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	101.392	101.242	101.092	3.750	100.968	100.818	100.668	2.375	96.292	96.142	95.992	3.125	98.799	98.649	98.499
3.875	101.934	101.784	101.634	3.875	101.385	101.235	101.085	2.500	96.949	96.799	96.649	3.250	98.810	98.660	98.510
4.000	102.460	102.310	102.160	4.000	101.806	101.656	101.506	2.625	97.442	97.292	97.142	3.375	99.193	99.043	98.893
4.125	102.982	102.832	102.682	4.125	102.153	102.003	101.853	2.750	98.685	98.535	98.385	3.500	99.579	99.429	99.279
4.250	102.574	102.474	102.374	4.250	102.129	102.029	101.929	2.875	99.174	99.024	98.874	3.625	99.917	99.767	99.617
4.375	103.042	102.942	102.842	4.375	102.503	102.403	102.303	3.000	99.658	99.508	99.358	Margin = 2.250		Index = 2.430	
4.500	103.473	103.373	103.273	4.500	102.847	102.747	102.647	3.125	100.145	99.995	99.845				
4.625	103.923	103.823	103.723	4.625	103.354	103.254	103.154	3.250	100.204	100.054	99.904				
4.750	104.048	103.948	103.848	4.750	102.752	102.652	102.552	3.375	100.680	100.530	100.380				
4.875	103.573	103.473	103.373	4.875	103.125	103.025	102.925	3.500	101.149	100.999	100.849				
5.000	103.966	103.866	103.766	5.000	103.469	103.369	103.269	3.625	101.525	101.375	101.225				
5.125	104.329	104.229	104.129	5.125	103.977	103.877	103.777	3.750	101.396	101.246	101.096				
5.250	103.748	103.648	103.548	5.250	103.359	103.259	103.159	3.875	101.790	101.640	101.490				
5.375	104.180	104.080	103.980	5.375	103.732	103.632	103.532	4.000	102.188	102.038	101.888				
5.500	104.573	104.473	104.373	5.500	104.076	103.976	103.876	4.125	102.513	102.363	102.213				
5.625	104.936	104.836	104.736	5.625	104.584	104.484	104.384	4.250	101.884	101.734	101.584				
5.750	104.980	104.880	104.780	5.750	104.466	104.366	104.266	4.375	102.235	102.085	101.935				
5.875	105.412	105.312	105.212	5.875	104.839	104.739	104.639	4.500	102.557	102.407	102.257				
6.000	105.805	105.705	105.605	6.000	105.183	105.083	104.983	4.625	103.042	102.892	102.742				

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	100.242	100.092	99.942	3.750	99.968	99.818	99.668	2.375	95.292	95.142	94.992	3.125	97.799	97.649	97.499
3.875	100.784	100.634	100.484	3.875	100.385	100.235	100.085	2.500	95.949	95.799	95.649	3.250	97.810	97.660	97.510
4.000	101.310	101.160	101.010	4.000	100.806	100.656	100.506	2.625	96.442	96.292	96.142	3.375	98.193	98.043	97.893
4.125	101.832	101.682	101.532	4.125	101.153	101.003	100.853	2.750	97.685	97.535	97.385	3.500	98.579	98.429	98.279
4.250	101.424	101.324	101.224	4.250	101.129	101.029	100.929	2.875	98.174	98.024	97.874	3.625	98.917	98.767	98.617
4.375	101.892	101.792	101.692	4.375	101.503	101.403	101.303	3.000	98.658	98.508	98.358	Margin = 2.250		Index = 2.430	
4.500	102.323	102.223	102.123	4.500	101.847	101.747	101.647	3.125	99.145	98.995	98.845	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.773	102.673	102.573	4.625	102.354	102.254	102.154	3.250	99.204	99.054	98.904	Rate	30 Day	45 Day	60 Day
4.750	102.898	102.798	102.698	4.750	101.752	101.652	101.552	3.375	99.680	99.530	99.380	4.500	101.173	100.923	100.673
4.875	102.423	102.323	102.223	4.875	102.125	102.025	101.925	3.500	100.149	99.999	99.849	4.625	101.623	101.373	101.123
5.000	102.816	102.716	102.616	5.000	102.469	102.369	102.269	3.625	100.525	100.375	100.225	4.750	100.841	100.591	100.341
5.125	103.179	103.079	102.979	5.125	102.977	102.877	102.777	3.750	100.396	100.246	100.096	4.875	101.273	101.023	100.773
5.250	102.598	102.498	102.398	5.250	102.359	102.259	102.159	3.875	100.790	100.640	100.490	5.000	101.666	101.416	101.166
5.375	103.030	102.930	102.830	5.375	102.732	102.632	102.532	4.000	101.188	101.038	100.888	5.125	102.029	101.779	101.529
5.500	103.423	103.323	103.223	5.500	103.076	102.976	102.876	4.125	101.513	101.363	101.213	5.250	101.448	101.198	100.948
5.625	103.786	103.686	103.586	5.625	103.584	103.484	103.384	4.250	100.884	100.734	100.584	5.375	102.000	101.750	101.500
5.750	103.830	103.730	103.630	5.750	103.466	103.366	103.266	4.375	101.235	101.085	100.935	5.500	102.250	102.000	101.750
5.875	104.262	104.162	104.062	5.875	103.839	103.739	103.639	4.500	101.557	101.407	101.257	5.625	102.500	102.250	102.000
6.000	104.655	104.555	104.455	6.000	104.183	104.083	103.983	4.625	102.042	101.892	101.742	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	101.424	101.174	100.924
5.750	102.000	101.750	101.500	5.750	101.746	101.496	101.246
5.875	102.250	102.000	101.750	5.875	102.119	101.869	101.619
6.250	102.750	102.500	102.250	6.250	102.651	102.401	102.151
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	98.423	98.173	97.923	
4.625	98.873	98.623	98.373	
4.750	98.091	97.841	97.591	
4.875	98.523	98.273	98.023	
5.000	98.916	98.666	98.416	
5.125	99.279	99.029	98.779	
5.250	98.698	98.448	98.198	
5.375	99.250	99.000	98.750	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
5.750	100.000	99.750	99.500	

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



AFR Loan Center

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/5/2019

45 Day Lock Exp.:

6/20/2019

60 Day Lock Exp.:

7/5/2019

W. Rate Sheet Dated: 5/6/2019

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	100.080	99.930	99.780	3.750	99.656	99.506	99.356	2.375	92.792	92.642	92.492	3.125	97.11	96.962	96.812
3.875	100.621	100.471	100.321	3.875	100.073	99.923	99.773	2.500	93.449	93.299	93.149	3.250	97.81	97.660	97.510
4.000	101.148	100.998	100.848	4.000	100.494	100.344	100.194	2.625	93.942	93.792	93.642	3.375	98.19	98.043	97.893
4.125	101.670	101.520	101.370	4.125	100.841	100.691	100.541	2.750	96.998	96.848	96.698	3.500	98.58	98.429	98.279
4.250	101.449	101.349	101.249	4.250	101.004	100.904	100.804	2.875	97.487	97.337	97.187	3.625	98.92	98.767	98.617
4.375	101.917	101.817	101.717	4.375	101.378	101.278	101.178	3.000	97.970	97.820	97.670	Margin = 2.250		Index = 2.430	
4.500	102.348	102.248	102.148	4.500	101.722	101.622	101.522	3.125	98.457	98.307	98.157				
4.625	102.798	102.698	102.598	4.625	102.229	102.129	102.029	3.250	99.204	99.054	98.904				
4.750	102.829	102.729	102.629	4.750	101.533	101.433	101.333	3.375	99.680	99.530	99.380				
4.875	102.355	102.255	102.155	4.875	101.906	101.806	101.706	3.500	100.149	99.999	99.849				
5.000	102.747	102.647	102.547	5.000	102.251	102.151	102.051	3.625	100.525	100.375	100.225				
5.125	103.111	103.011	102.911	5.125	102.758	102.658	102.558	3.750	100.083	99.933	99.783				
5.250	102.342	102.242	102.142	5.250	101.952	101.852	101.752	3.875	100.477	100.327	100.177				
5.375	102.774	102.674	102.574	5.375	102.326	102.226	102.126	4.000	100.876	100.726	100.576				
5.500	103.167	103.067	102.967	5.500	102.670	102.570	102.470	4.125	101.201	101.051	100.901				
5.625	103.530	103.430	103.330	5.625	103.178	103.078	102.978	4.250	100.759	100.609	100.459				
5.750	103.105	103.005	102.905	5.750	102.591	102.491	102.391	4.375	101.110	100.960	100.810				
5.875	103.537	103.437	103.337	5.875	102.964	102.864	102.764	4.500	101.432	101.282	101.132				
6.000	103.930	103.830	103.730	6.000	103.308	103.208	103.108	4.625	101.917	101.767	101.617				

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	98.930	98.780	98.630	3.750	98.656	98.506	98.356	2.375	93.542	93.392	93.242	3.125	96.112	95.962	95.812
3.875	99.471	99.321	99.171	3.875	99.073	98.923	98.773	2.500	94.199	94.049	93.899	3.250	96.810	96.660	96.510
4.000	99.998	99.848	99.698	4.000	99.494	99.344	99.194	2.625	94.692	94.542	94.392	3.375	97.193	97.043	96.893
4.125	100.520	100.370	100.220	4.125	99.841	99.691	99.541	2.750	96.779	96.629	96.479	3.500	97.579	97.429	97.279
4.250	100.299	100.199	100.099	4.250	100.004	99.904	99.804	2.875	97.268	97.118	96.968	3.625	97.917	97.767	97.617
4.375	100.767	100.667	100.567	4.375	100.378	100.278	100.178	3.000	97.752	97.602	97.452	Margin = 2.250		Index = 2.430	
4.500	101.198	101.098	100.998	4.500	100.722	100.622	100.522	3.125	98.238	98.088	97.938	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.648	101.548	101.448	4.625	101.229	101.129	101.029	3.250	98.111	97.961	97.811	Rate	30 Day	45 Day	60 Day
4.750	101.679	101.579	101.479	4.750	100.533	100.433	100.333	3.375	98.587	98.437	98.287	4.500	100.048	99.798	99.548
4.875	101.205	101.105	101.005	4.875	100.906	100.806	100.706	3.500	99.056	98.906	98.756	4.625	100.498	100.248	99.998
5.000	101.597	101.497	101.397	5.000	101.251	101.151	101.051	3.625	99.431	99.281	99.131	4.750	99.622	99.372	99.122
5.125	101.961	101.861	101.761	5.125	101.758	101.658	101.558	3.750	99.146	98.996	98.846	4.875	100.055	99.805	99.555
5.250	101.192	101.092	100.992	5.250	100.952	100.852	100.752	3.875	99.540	99.390	99.240	5.000	100.447	100.197	99.947
5.375	101.624	101.524	101.424	5.375	101.326	101.226	101.126	4.000	99.938	99.788	99.638	5.125	100.811	100.561	100.311
5.500	102.017	101.917	101.817	5.500	101.670	101.570	101.470	4.125	100.263	100.113	99.963	5.250	100.042	99.792	99.542
5.625	102.380	102.280	102.180	5.625	102.178	102.078	101.978	4.250	99.322	99.172	99.022	5.375	100.594	100.344	100.094
5.750	101.955	101.855	101.755	5.750	101.591	101.491	101.391	4.375	99.673	99.523	99.373	5.500	100.844	100.594	100.344
5.875	102.387	102.287	102.187	5.875	101.964	101.864	101.764	4.500	99.994	99.844	99.694	5.625	101.094	100.844	100.594
6.000	102.780	102.680	102.580	6.000	102.308	102.208	102.108	4.625	100.479	100.329	100.179	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:	5/6/2019	4.750%

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	100.018	99.768	99.518
5.750	100.125	99.875	99.625	5.750	99.871	99.621	99.371
5.875	100.375	100.125	99.875	5.875	100.244	99.994	99.744
6.250	99.250	99.000	98.750	6.250	99.151	98.901	98.651
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	97.298	97.048	96.798	
4.625	97.748	97.498	97.248	
4.750	96.872	96.622	96.372	
4.875	97.305	97.055	96.805	
5.000	97.697	97.447	97.197	
5.125	98.061	97.811	97.561	
5.250	97.292	97.042	96.792	
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@afwroolesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/5/2019
45 Day Lock Exp.: 6/20/2019
60 Day Lock Exp.: 7/5/2019

W. Rate Sheet Dated: 5/6/2019

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	101.993	101.893	101.793	4.375	101.055	100.955	100.855	4.375	100.868	100.768	100.668	4.375	101.055	100.955	100.855	4.375	100.117	100.017	99.917
4.500	102.478	102.378	102.278	4.500	101.589	101.489	101.389	4.500	101.402	101.302	101.202	4.500	101.588	101.488	101.388	4.500	100.669	100.569	100.469
4.625	102.802	102.702	102.602	4.625	101.984	101.884	101.784	4.625	101.796	101.696	101.596	4.625	101.788	101.688	101.588	4.625	100.970	100.870	100.770
4.750	103.125	103.025	102.925	4.750	102.591	102.491	102.391	4.750	102.587	102.487	102.387	4.750	101.970	101.870	101.770	4.750	101.436	101.336	101.236
4.875	103.507	103.407	103.307	4.875	103.025	102.925	102.825	4.875	103.025	102.925	102.825	4.875	102.450	102.350	102.250	4.875	101.968	101.868	101.768
4.990	103.807	103.707	103.607	4.990	103.369	103.269	103.169	4.990	103.369	103.269	103.169	4.990	102.808	102.708	102.608	4.990	102.370	102.270	102.170
5.000	103.907	103.807	103.707	5.000	103.469	103.369	103.269	5.000	103.469	103.369	103.269	5.000	102.908	102.808	102.708	5.000	102.470	102.370	102.270
5.125	103.926	103.826	103.726	5.125	103.768	103.668	103.568	5.125	103.768	103.668	103.568	5.125	103.100	103.000	102.900	5.125	102.942	102.842	102.742
5.250	104.228	104.128	104.028	5.250	104.221	104.121	104.021	5.250	104.311	104.211	104.111	5.250	102.906	102.806	102.706	5.250	102.899	102.799	102.699
5.375	104.517	104.417	104.317	5.375	104.549	104.449	104.349	5.375	104.642	104.542	104.442	5.375	103.361	103.261	103.161	5.375	103.361	103.261	103.161
5.500	104.764	104.664	104.564	5.500	104.823	104.723	104.623	5.500	104.917	104.817	104.717	5.500	103.785	103.685	103.585	5.500	103.785	103.685	103.585
5.625	104.971	104.871	104.771	5.625	105.052	104.952	104.852	5.625	105.146	105.046	104.946	5.625	103.720	103.620	103.520	5.625	103.720	103.620	103.520
5.750	105.401	105.301	105.201	5.750	105.763	105.663	105.563	5.750	105.822	105.722	105.622	5.750	103.169	103.069	102.969	5.750	103.169	103.069	102.969
5.875	105.579	105.479	105.379	5.875	106.103	106.003	105.903	5.875	106.165	106.065	105.965	5.875	103.619	103.519	103.419	5.875	103.619	103.519	103.419
5.990	105.685	105.585	105.485	5.990	106.282	106.182	106.082	5.990	106.345	106.245	106.145	5.990	103.970	103.870	103.770	5.990	103.970	103.870	103.770
6.000	105.785	105.685	105.585	6.000	106.382	106.282	106.182	6.000	106.445	106.345	106.245	6.000	104.070	103.970	103.870	6.000	104.070	103.970	103.870
6.125	105.912	105.812	105.712	6.125	106.649	106.549	106.449	6.125	106.711	106.611	106.511	6.125	104.302	104.202	104.102	6.125	104.302	104.202	104.102
6.250	106.124	106.024	105.924	6.250	106.758	106.658	106.558	6.250	106.785	106.685	106.585	6.250	104.143	104.043	103.943	6.250	104.143	104.043	103.943
6.375	106.320	106.201	106.120	6.375	107.095	106.969	106.895	6.375	107.126	107.007	106.926	6.375	102.598	102.479	102.398	6.375	102.598	102.472	102.398

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	99.930	99.830	99.730	4.625	103.028	102.928	102.828	4.625	102.262	102.162	102.062	4.625	102.199	101.999	101.999	3.375	100.006	99.906	99.806
4.500	100.482	100.382	100.282	4.750	103.457	103.357	103.257	4.750	102.298	102.198	102.098	4.750	102.235	102.035	102.035	3.500	100.453	100.353	100.253
4.625	100.782	100.682	100.582	4.875	103.813	103.713	103.613	4.875	102.702	102.602	102.502	4.875	102.639	102.439	102.439	3.625	100.873	100.773	100.673
4.750	101.432	101.332	101.232	4.990	103.971	103.871	103.771	4.990	103.055	102.955	102.855	4.990	102.992	102.792	102.792	3.750	101.293	101.193	101.093
4.875	101.968	101.868	101.768	5.000	104.071	103.971	103.871	5.000	103.155	103.055	102.955	5.000	103.092	102.892	102.892	3.875	101.679	101.579	101.479
4.990	102.370	102.270	102.170	5.125	104.308	104.208	104.108	5.125	103.475	103.375	103.275	5.125	103.412	103.212	103.212	3.990	102.002	101.902	101.802
5.000	102.470	102.370	102.270	5.250	104.570	104.470	104.370	5.250	103.534	103.434	103.334	5.250	103.378	103.178	103.178	4.000	102.102	102.002	101.902
5.125	102.942	102.842	102.742	5.375	104.761	104.661	104.561	5.375	103.804	103.704	103.604	5.375	103.648	103.448	103.448	4.125	102.497	102.397	102.297
5.250	103.906	103.806	103.706	5.500	104.970	104.870	104.770	5.500	104.067	103.967	103.867	5.500	103.911	103.711	103.711	4.250	102.878	102.778	102.678
5.375	103.361	103.261	103.161	5.625	105.137	105.037	104.937	5.625	104.292	104.192	104.092	5.625	104.136	103.936	103.936	4.375	103.266	103.166	103.066
5.500	103.785	103.685	103.585	5.750	105.306	105.206	105.106	5.750	104.841	104.741	104.641	5.750	104.622	104.422	104.422	4.500	103.654	103.554	103.454
5.625	103.720	103.620	103.520	5.875	105.527	105.427	105.327	5.875	105.142	105.042	104.942	5.875	104.923	104.723	104.723	4.625	103.526	103.426	103.326
5.750	103.169	103.069	102.969	5.990	105.624	105.524	105.424	5.990	105.309	105.209	105.109	5.990	105.091	104.891	104.891	4.750	103.754	103.654	103.554
5.875	103.619	103.519	103.419	6.000	105.724	105.624	105.524	6.000	105.409	105.309	105.209	6.000	105.191	104.991	104.991	4.875	103.982	103.882	103.782
5.990	103.970	103.870	103.770	6.125	105.919	105.819	105.719	6.125	105.673	105.573	105.473	6.125	105.454	105.254	105.254	4.990	104.031	103.931	103.831
6.000	104.070	103.970	103.870	6.250	105.874	105.755	105.674	6.250	105.623	105.504	105.423	6.250	105.404	105.204	105.204	5.000	104.131	104.027	103.931
6.125	104.302	104.202	104.102	6.375	106.088	105.969	105.888	6.375	105.913	105.794	105.713	6.375	105.694	105.494	105.494	5.125	103.810	103.710	103.610
6.250	104.143	104.043	103.943	6.500	106.191	106.072	105.991	6.500	106.068	105.949	105.868	6.500	105.849	105.649	105.649	5.250	104.001	103.901	103.801
6.375	102.598	102.479	102.398	6.625	106.264	106.145	106.064	6.625	106.187	106.068	105.987	6.625	105.969	105.769	105.769	5.375	104.191	104.091	103.991

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	99.930	99.830	99.730	4.625	103.028	102.928	102.828	4.625	102.262	102.162	102.062	4.625	102.199	101.999	101.999	3.375	100.006	99.906	99.806	3.375	99.923	99.723	99.723
4.500	100.482	100.382	100.282	4.750	103.457	103.357	103.257	4.750	102.298	102.198	102.098	4.750	102.235	102.035	102.035	3.500	100.453	100.353	100.253	3.500	100.384	100.184	100.184
4.625	100.782	100.682	100.582	4.875	103.813	103.713	103.613	4.875	102.702	102.602	102.502	4.875	102.639	102.439	102.439	3.625	100.873	100.773	100.673	3.625	100.798	100.598	100.598
4.750	101.432	101.332	101.232	4.990	103.971	103.871	103.771	4.990	103.055	102.955	102.855	4.990	102.992	102.792	102.792	3.750	101.293	101.193	101.093	3.750	101.481	101.281	101.281
4.875	101.968	101.868	101.768	5.000	104.071	103.971	103.871	5.000	103.155	103.055	102.955	5.000	103.092	102.892	102.892	3.875	101.679	101.579	101.479	3.875	101.647	101.447	101.447
4.990	102.370	102.270	102.170	5.125	104.308	104.208	104.108	5.125	103.475	103.375	103.275	5.125	103.412	103.212	103.212	3.990	102.002	101.902	101.802	3.990	101.813	101.613	101.613
5.000	102.470	102.370	102.270	5.250	104.570	104.470	104.370	5.250	103.534	103.434	103.334	5.250	103.468	103.268	103.268	4.000	102.102	102.002	101.902	4.000	101.913	101.713	101.713
5.125	102.968	102.868	102.768	5.375	104.742	104.642	104.542	5.375	103.608	103.508	103.408	5.375	103.542	103.342	103.342	4.125	102.297	102.197	102.097	4.125	102.104	101.904	101.904
5.250	103.096	102.996	102.896	5.500	104.970	104.870	104.770	5.500	103.667	103.567	103.467	5.500	103.601	103.401	103.401	4.250	102.478	102.378	102.278	4.250	102.218	102.018	102.018
5.375	103.361	103.261	103.161	5.625	105.137	105.037	104.937	5.625	104.292	104.192	104.092	5.625	104.136	103.936	103.936	4.375	102.666	102.566	102.466	4.375	102.394	102.194	102.194
5.500	103.785	103.685	103.585	5.750	105.306	105.206	105.106	5.750	104.841	104.741	104.641	5.750	104.622	104.422	104.422	4.500	102.854	102.754	102.654	4.500	102.402	102.202	102.202
5.625	103.720	103.620	103.520	5.875	105.527	105.427	105.327	5.875	105.142	105.042	104.942	5.875	104.923	104.723	104.723	4.625	103.026	102.926	102.826	4.625	102.601	102.401	102.401
5.750	103.619	103.519	103.419	6.000	105.624	105.524	105.424	6.000	105.309	105.209	105.109	6.000	105.091	104.891	104.891	4.750	103.574	103.474	103.374	4.750	102.755	102.555	102.555
5.875	103.619	103.519	103.419	6.000	105.724	105.624	105.524	6.000	105.409	105.309	105.209	6.000	105.191	104.991	104.991	4.875	103.982	103.882	103.782	4.875	103.481	103.281	103.281
5.990	103.970	103.870	103.770	6.125	105.919	105.819	105.719	6.125	105.673	105.573	105.473	6.125	105.454	105.254	105.254	4.990	104.031	103.927	103.831	4.990	103.529	103.329	103.329
6.000	104.070	103.970	103.870	6.250	105.874	105.775	105.674	6.250	105.623	105.504	105.423	6.250	105.404	105.204	105.204	5.000	104.131	104.027	103.931	5.000	103.629	103.429	103.429
6.125	104.302	104.202	104.102	6.375	106.088	105.969	105.888	6.375	105.913	105.794	105.713	6.375	105.694	105.494	105.494	5.125	104.810	104.710	104.610	5.125	103.995	103.795	103.795
6.250	102.143	102.024	101.943	6.500	106.191	106.072	105.991	6.500	106.068	105.949	105.868	6.500	105.849	105.649	105.649	5.250	104.001	103.901	103.801	5.250	103.186	102.986	102.986
6.375	102.598	102.479	102.398	6.625	106.264	106.145	106.064	6.625	106.187	106.068	105.987	6.625	105.969	105.769	105.769	5.375	104.191	104.091	103.991	5.375	103.375	103.175	103.175



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.:

6/5/2019

45 Day Lock Exp.:

6/20/2019

60 Day Lock Exp.:

7/5/2019

W. Rate Sheet Dated: 5/6/2019

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	100.510	100.410	100.310	4.000	100.260	100.160	100.060	4.000	100.260	100.160	100.060	4.000	99.697	99.597	99.497	4.000	99.447	99.347	99.247				
4.125	101.079	100.979	100.879	4.125	100.829	100.729	100.629	4.125	100.829	100.729	100.629	4.125	100.266	100.166	100.066	4.125	100.016	99.916	99.816				
4.250	101.725	101.625	101.525	4.250	101.475	101.375	101.275	4.250	101.475	101.375	101.275	4.250	100.650	100.550	100.450	4.250	100.400	100.300	100.200				
4.375	102.217	102.117	102.017	4.375	101.967	101.867	101.767	4.375	101.967	101.867	101.767	4.375	101.142	101.042	100.942	4.375	100.892	100.792	100.692				
4.500	102.691	102.591	102.491	4.500	102.191	102.091	101.991	4.500	102.191	102.091	101.991	4.500	101.616	101.516	101.416	4.500	101.116	101.016	100.916				
4.625	103.012	102.912	102.812	4.625	102.512	102.412	102.312	4.625	102.512	102.412	102.312	4.625	101.937	101.837	101.737	4.625	101.437	101.337	101.237				
4.750	103.039	102.939	102.839	4.750	102.539	102.439	102.339	4.750	102.539	102.439	102.339	4.750	101.918	101.818	101.718	4.750	101.418	101.318	101.218				
4.875	103.602	103.502	103.402	4.875	103.102	103.002	102.902	4.875	103.102	103.002	102.902	4.875	102.481	102.381	102.281	4.875	101.981	101.881	101.781				
4.990	103.806	103.706	103.606	4.990	103.306	103.206	103.106	4.990	103.306	103.206	103.106	4.990	102.685	102.585	102.485	4.990	102.185	102.085	101.985				
5.000	103.906	103.806	103.706	5.000	103.406	103.306	103.206	5.000	103.406	103.306	103.206	5.000	102.785	102.685	102.585	5.000	102.285	102.185	102.085				
5.125	103.733	103.633	103.533	5.125	103.233	103.133	103.033	5.125	103.233	103.133	103.033	5.125	102.129	102.029	101.929	5.125	101.629	101.529	101.429				
5.250	104.190	104.090	103.990	5.250	103.690	103.590	103.490	5.250	103.690	103.590	103.490	5.250	102.586	102.486	102.386	5.250	102.086	101.986	101.886				
5.375	104.735	104.635	104.535	5.375	104.235	104.135	104.035	5.375	104.235	104.135	104.035	5.375	103.131	103.031	102.931	5.375	103.131	103.031	102.931				
5.500	104.986	104.886	104.786	5.500	104.486	104.386	104.286	5.500	104.486	104.386	104.286	5.500	103.382	103.282	103.182	5.500	103.382	103.282	103.182				
5.625	104.936	104.836	104.736	5.625	104.436	104.336	104.236	5.625	104.436	104.336	104.236	5.625	102.596	102.496	102.396	5.625	102.596	102.496	102.396				
5.750	105.403	105.303	105.203	5.750	105.403	105.303	105.203	5.750	105.403	105.303	105.203	5.750	103.063	102.963	102.863	5.750	103.063	102.963	102.863				
5.875	105.671	105.571	105.471	5.875	105.671	105.571	105.471	5.875	105.671	105.571	105.471	5.875	103.331	103.231	103.131	5.875	103.331	103.231	103.131				
5.990	105.784	105.684	105.584	5.990	105.784	105.684	105.584	5.990	105.784	105.684	105.584	5.990	103.444	103.344	103.244	5.990	103.444	103.344	103.244				
6.000	105.884	105.784	105.684	6.000	105.884	105.784	105.684	6.000	105.884	105.784	105.684	6.000	103.544	103.444	103.344	6.000	103.544	103.444	103.344				
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	99.447	99.347	99.247	4.000	100.898	100.798	100.698	4.000	101.273	101.173	101.073	4.000	101.273	101.173	101.073	3.375	100.098	99.998	99.898				
4.125	100.016	99.916	99.816	4.125	101.629	101.529	101.429	4.125	102.004	101.904	101.804	4.125	102.004	101.904	101.804	3.500	100.095	99.995	99.895				
4.250	100.400	100.300	100.200	4.250	101.959	101.859	101.759	4.250	102.334	102.234	102.134	4.250	102.334	102.234	102.134	3.625	100.681	100.581	100.481				
4.375	100.892	100.792	100.692	4.375	102.373	102.273	102.173	4.375	102.748	102.648	102.548	4.375	102.748	102.648	102.548	3.750	101.254	101.154	101.054				
4.500	101.116	101.016	100.916	4.500	102.696	102.596	102.496	4.500	103.071	102.971	102.871	4.500	103.071	102.971	102.871	3.875	101.768	101.668	101.568				
4.625	101.437	101.337	101.237	4.625	103.189	103.089	102.989	4.625	103.564	103.464	103.364	4.625	103.564	103.464	103.364	3.990	102.132	102.032	101.932				
4.750	101.418	101.318	101.218	4.750	103.493	103.393	103.293	4.750	103.868	103.768	103.668	4.750	103.868	103.768	103.668	4.000	102.232	102.132	102.032				
4.875	101.981	101.881	101.781	4.875	103.858	103.758	103.658	4.875	104.233	104.133	104.033	4.875	104.233	104.133	104.033	4.125	102.395	102.295	102.195				
4.990	102.185	102.085	101.985	4.990	104.031	103.931	103.831	4.990	104.156	104.056	103.956	4.990	104.156	104.056	103.956	4.250	102.754	102.654	102.554				
5.000	102.285	102.185	102.085	5.000	104.131	104.031	103.931	5.000	104.256	104.156	104.056	5.000	104.256	104.156	104.056	4.375	103.136	103.036	102.936				
5.125	101.629	101.529	101.429	5.125	104.083	103.983	103.883	5.125	104.208	104.108	104.008	5.125	104.208	104.108	104.008	4.500	102.599	102.499	102.399				
5.250	102.086	101.986	101.886	5.250	104.405	104.305	104.205	5.250	104.530	104.430	104.330	5.250	104.530	104.430	104.330	4.625	102.995	102.895	102.795				
5.375	103.131	103.031	102.931	5.375	104.811	104.711	104.611	5.375	104.811	104.711	104.611	5.375	104.811	104.711	104.611	4.750	103.438	103.338	103.238				
5.500	103.382	103.282	103.182	5.500	105.042	104.942	104.842	5.500	105.042	104.942	104.842	5.500	105.042	104.942	104.842	4.875	103.811	103.711	103.611				
5.625	102.596	102.496	102.396	5.625	104.819	104.719	104.619	5.625	104.819	104.719	104.619	5.625	104.819	104.719	104.619	4.990	103.317	103.217	103.117				
5.750	103.063	102.963	102.863	5.750	105.131	105.031	104.931	5.750	105.131	105.031	104.931	5.750	105.131	105.031	104.931	5.000	103.417	103.317	103.217				
5.875	103.331	103.231	103.131	5.875	105.537	105.437	105.337	5.875	105.537	105.437	105.337	5.875	105.537	105.437	105.337	5.125	103.726	103.626	103.526				
5.990	103.444	103.344	103.244	5.990	105.618	105.518	105.418	5.990	105.618	105.518	105.418	5.990	105.618	105.518	105.418	5.250	103.912	103.812	103.712				
6.000	103.544	103.444	103.344	6.000	105.718	105.618	105.518	6.000	105.718	105.618	105.518	6.000	105.718	105.618	105.518	5.375	104.193	104.093	103.993				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate																							



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.:

6/5/2019

45 Day Lock Exp.:

6/20/2019

60 Day Lock Exp.:

7/5/2019

W. Rate Sheet Dated: 5/6/2019

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	100.505	100.405	100.305	4.000	100.895	100.795	100.695	3.375	100.048	99.948	99.848	4.000	99.692	99.592	99.492	3.375	99.641	99.541	99.441
4.125	101.068	100.968	100.868	4.125	101.620	101.520	101.420	3.500	100.080	99.980	99.880	4.125	100.255	100.155	100.055	3.500	99.517	99.417	99.317
4.250	101.706	101.606	101.506	4.250	101.949	101.849	101.749	3.625	100.664	100.564	100.464	4.250	100.627	100.527	100.427	3.625	100.101	100.001	99.901
4.375	102.194	102.094	101.994	4.375	102.381	102.281	102.181	3.750	101.236	101.136	101.036	4.375	101.115	101.015	100.915	3.750	100.673	100.573	100.473
4.500	102.665	102.565	102.465	4.500	102.703	102.603	102.503	3.875	101.749	101.649	101.549	4.500	101.586	101.486	101.386	3.875	101.186	101.086	100.986
4.625	102.988	102.888	102.788	4.625	103.193	103.093	102.993	3.990	102.112	102.012	101.912	4.625	101.909	101.809	101.709	3.990	101.549	101.449	101.349
4.750	103.021	102.921	102.821	4.750	103.508	103.408	103.308	4.000	102.212	102.112	102.012	4.750	101.898	101.798	101.698	4.000	101.649	101.549	101.449
4.875	103.582	103.482	103.382	4.875	103.882	103.782	103.682	4.125	102.379	102.279	102.179	4.875	102.459	102.359	102.259	4.125	101.321	101.221	101.121
4.990	103.784	103.684	103.584	4.990	104.022	103.922	103.822	4.250	102.734	102.634	102.534	4.990	102.661	102.561	102.461	4.250	101.676	101.576	101.476
5.000	103.884	103.784	103.684	5.000	104.122	104.022	103.922	4.375	103.117	103.017	102.917	5.000	102.761	102.661	102.561	4.375	102.059	101.959	101.859
5.125	103.733	103.633	103.533	5.125	104.100	104.000	103.900	4.500	102.662	102.562	102.462	5.125	102.111	102.011	101.911	4.500	100.896	100.796	100.696
5.250	104.188	104.088	103.988	5.250	104.420	104.320	104.220	4.625	103.057	102.957	102.857	5.250	102.566	102.466	102.366	4.625	101.291	101.191	101.091
5.375	104.730	104.630	104.530	5.375	104.823	104.723	104.623	4.750	103.498	103.398	103.298	5.375	103.108	103.008	102.908	4.750	101.732	101.632	101.532
5.500	104.983	104.883	104.783	5.500	105.055	104.955	104.855	4.875	103.871	103.771	103.671	5.500	103.361	103.261	103.161	4.875	102.105	102.005	101.905
5.625	104.921	104.821	104.721	5.625	104.777	104.677	104.577	4.990	103.396	103.296	103.196	5.625	102.532	102.432	102.332	4.990	101.489	101.389	101.289
5.750	105.386	105.286	105.186	5.750	105.088	104.988	104.888	5.000	103.496	103.396	103.296	5.750	102.997	102.897	102.797	5.000	101.589	101.489	101.389
5.875	105.654	105.554	105.454	5.875	105.494	105.394	105.294	5.125	103.804	103.704	103.604	5.875	103.265	103.165	103.065	5.125	101.897	101.797	101.697
5.990	105.769	105.669	105.569	5.990	105.573	105.473	105.373	5.250	103.989	103.889	103.789	5.990	103.380	103.280	103.180	5.250	102.082	101.982	101.882
6.000	105.869	105.769	105.669	6.000	105.673	105.573	105.473	5.375	104.267	104.167	104.067	6.000	103.480	103.380	103.280	5.375	102.360	102.260	102.160

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.:

6/5/2019

45 Day Lock Exp.:

6/20/2019

60 Day Lock Exp.:

7/5/2019

W. Rate Sheet Dated: 5/6/2019

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	97.557	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

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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)