



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.: 6/6/2019

45 Day Lock Exp.: 6/21/2019

60 Day Lock Exp.: 7/8/2019

W. Rate Sheet Dated: 5/7/2019

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	101.408	101.258	101.108	3.750	100.984	100.834	100.684	2.375	96.276	96.126	95.976	3.125	98.799	98.649	98.499
3.875	101.950	101.800	101.650	3.875	101.401	101.251	101.101	2.500	96.793	96.643	96.493	3.250	98.810	98.660	98.510
4.000	102.476	102.326	102.176	4.000	101.822	101.672	101.522	2.625	97.285	97.135	96.985	3.375	99.193	99.043	98.893
4.125	102.998	102.848	102.698	4.125	102.169	102.019	101.869	2.750	98.693	98.543	98.393	3.500	99.579	99.429	99.279
4.250	102.558	102.458	102.358	4.250	102.113	102.013	101.913	2.875	99.182	99.032	98.882	3.625	99.917	99.767	99.617
4.375	103.026	102.926	102.826	4.375	102.487	102.387	102.287	3.000	99.666	99.516	99.366	Margin = 2.250		Index = 2.400	
4.500	103.457	103.357	103.257	4.500	102.831	102.731	102.631	3.125	100.152	100.002	99.852				
4.625	103.907	103.807	103.707	4.625	103.339	103.239	103.139	3.250	100.189	100.039	99.889				
4.750	104.032	103.932	103.832	4.750	102.736	102.636	102.536	3.375	100.665	100.515	100.365				
4.875	103.558	103.458	103.358	4.875	103.110	103.010	102.910	3.500	101.134	100.984	100.834				
5.000	103.950	103.850	103.750	5.000	103.454	103.354	103.254	3.625	101.509	101.359	101.209				
5.125	104.314	104.214	104.114	5.125	103.961	103.861	103.761	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	101.837	101.687	101.537				
5.750	104.996	104.896	104.796	5.750	104.481	104.381	104.281	4.375	102.188	102.038	101.888				
5.875	105.428	105.328	105.228	5.875	104.855	104.755	104.655	4.500	102.510	102.360	102.210				
6.000	105.820	105.720	105.620	6.000	105.199	105.099	104.999	4.625	102.995	102.845	102.695				

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	100.258	100.108	99.958	3.750	99.984	99.834	99.684	2.375	95.276	95.126	94.976	3.125	97.799	97.649	97.499
3.875	100.800	100.650	100.500	3.875	100.401	100.251	100.101	2.500	95.793	95.643	95.493	3.250	97.810	97.660	97.510
4.000	101.326	101.176	101.026	4.000	100.822	100.672	100.522	2.625	96.285	96.135	95.985	3.375	98.193	98.043	97.893
4.125	101.848	101.698	101.548	4.125	101.169	101.019	100.869	2.750	97.693	97.543	97.393	3.500	98.579	98.429	98.279
4.250	101.408	101.308	101.208	4.250	101.113	101.013	100.913	2.875	98.182	98.032	97.882	3.625	98.917	98.767	98.617
4.375	101.876	101.776	101.676	4.375	101.487	101.387	101.287	3.000	98.666	98.516	98.366	Margin = 2.250		Index = 2.400	
4.500	102.307	102.207	102.107	4.500	101.831	101.731	101.631	3.125	99.152	99.002	98.852	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.757	102.657	102.557	4.625	102.339	102.239	102.139	3.250	99.189	99.039	98.889	Rate	30 Day	45 Day	60 Day
4.750	102.882	102.782	102.682	4.750	101.736	101.636	101.536	3.375	99.665	99.515	99.365	4.500	101.157	100.907	100.657
4.875	102.408	102.308	102.208	4.875	102.110	102.010	101.910	3.500	100.134	99.984	99.834	4.625	101.607	101.357	101.107
5.000	102.800	102.700	102.600	5.000	102.454	102.354	102.254	3.625	100.509	100.359	100.209	4.750	100.826	100.576	100.326
5.125	103.164	103.064	102.964	5.125	102.961	102.861	102.761	3.750	100.396	100.246	100.096	4.875	101.258	101.008	100.758
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	101.650	101.400	101.150
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	102.014	101.764	101.514
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	100.837	100.687	100.537	5.375	102.000	101.750	101.500
5.750	103.846	103.746	103.646	5.750	103.481	103.381	103.281	4.375	101.188	101.038	100.888	5.500	102.250	102.000	101.750
5.875	104.278	104.178	104.078	5.875	103.855	103.755	103.655	4.500	101.510	101.360	101.210	5.625	102.500	102.250	102.000
6.000	104.670	104.570	104.470	6.000	104.199	104.099	103.999	4.625	101.995	101.845	101.695	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	101.761	101.511	101.261
5.875	102.250	102.000	101.750	5.875	102.135	101.885	101.635
6.250	102.750	102.500	102.250	6.250	102.666	102.416	102.166
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:	5/7/2019	5.000%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.500	98.407	98.157	97.907	
4.625	98.857	98.607	98.357	
4.750	98.076	97.826	97.576	
4.875	98.508	98.258	98.008	
5.000	98.900	98.650	98.400	
5.125	99.264	99.014	98.764	
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)



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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/6/2019

45 Day Lock Exp.:

6/21/2019

60 Day Lock Exp.:

7/8/2019

W. Rate Sheet Dated: 5/7/2019

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	100.095	99.945	99.795	3.750	99.672	99.522	99.372	2.375	92.776	92.626	92.476	3.125	97.11	96.962	96.812
3.875	100.637	100.487	100.337	3.875	100.088	99.938	99.788	2.500	93.293	93.143	92.993	3.250	97.81	97.660	97.510
4.000	101.164	101.014	100.864	4.000	100.509	100.359	100.209	2.625	93.785	93.635	93.485	3.375	98.19	98.043	97.893
4.125	101.685	101.535	101.385	4.125	100.857	100.707	100.557	2.750	97.006	96.856	96.706	3.500	98.58	98.429	98.279
4.250	101.433	101.333	101.233	4.250	100.988	100.888	100.788	2.875	97.495	97.345	97.195	3.625	98.92	98.767	98.617
4.375	101.901	101.801	101.701	4.375	101.362	101.262	101.162	3.000	97.978	97.828	97.678	Margin = 2.250		Index = 2.400	
4.500	102.332	102.232	102.132	4.500	101.706	101.606	101.506	3.125	98.465	98.315	98.165				
4.625	102.782	102.682	102.582	4.625	102.214	102.114	102.014	3.250	99.189	99.039	98.889				
4.750	102.813	102.713	102.613	4.750	101.517	101.417	101.317	3.375	99.665	99.515	99.365				
4.875	102.339	102.239	102.139	4.875	101.891	101.791	101.691	3.500	100.134	99.984	99.834				
5.000	102.731	102.631	102.531	5.000	102.235	102.135	102.035	3.625	100.509	100.359	100.209				
5.125	103.095	102.995	102.895	5.125	102.742	102.642	102.542	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	100.712	100.562	100.412				
5.750	103.121	103.021	102.921	5.750	102.606	102.506	102.406	4.375	101.063	100.913	100.763				
5.875	103.553	103.453	103.353	5.875	102.980	102.880	102.780	4.500	101.385	101.235	101.085				
6.000	103.945	103.845	103.745	6.000	103.324	103.224	103.124	4.625	101.870	101.720	101.570				

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	98.945	98.795	98.645	3.750	98.672	98.522	98.372	2.375	93.526	93.376	93.226	3.125	96.112	95.962	95.812
3.875	99.487	99.337	99.187	3.875	99.088	98.938	98.788	2.500	94.043	93.893	93.743	3.250	96.810	96.660	96.510
4.000	100.014	99.864	99.714	4.000	99.509	99.359	99.209	2.625	94.535	94.385	94.235	3.375	97.193	97.043	96.893
4.125	100.535	100.385	100.235	4.125	99.857	99.707	99.557	2.750	96.787	96.637	96.487	3.500	97.579	97.429	97.279
4.250	100.283	100.183	100.083	4.250	99.988	99.888	99.788	2.875	97.276	97.126	96.976	3.625	97.917	97.767	97.617
4.375	100.751	100.651	100.551	4.375	100.362	100.262	100.162	3.000	97.760	97.610	97.460	Margin = 2.250		Index = 2.400	
4.500	101.182	101.082	100.982	4.500	100.706	100.606	100.506	3.125	98.246	98.096	97.946	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.632	101.532	101.432	4.625	101.214	101.114	101.014	3.250	98.095	97.945	97.795	Rate	30 Day	45 Day	60 Day
4.750	101.663	101.563	101.463	4.750	100.517	100.417	100.317	3.375	98.571	98.421	98.271	4.500	100.032	99.782	99.532
4.875	101.189	101.089	100.989	4.875	100.891	100.791	100.691	3.500	99.040	98.890	98.740	4.625	100.482	100.232	99.982
5.000	101.581	101.481	101.381	5.000	101.235	101.135	101.035	3.625	99.416	99.266	99.116	4.750	99.607	99.357	99.107
5.125	101.945	101.845	101.745	5.125	101.742	101.642	101.542	3.750	99.146	98.996	98.846	4.875	100.039	99.789	99.539
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	100.431	100.181	99.931
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	100.795	100.545	100.295
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	99.275	99.125	98.975	5.375	100.594	100.344	100.094
5.750	101.971	101.871	101.771	5.750	101.606	101.506	101.406	4.375	99.626	99.476	99.326	5.500	100.844	100.594	100.344
5.875	102.403	102.303	102.203	5.875	101.980	101.880	101.780	4.500	99.947	99.797	99.647	5.625	101.094	100.844	100.594
6.000	102.795	102.695	102.595	6.000	102.324	102.224	102.124	4.625	100.433	100.283	100.133	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:	5/7/2019 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	100.018	99.768	99.518
5.750	100.125	99.875	99.625	5.750	99.886	99.636	99.386
5.875	100.375	100.125	99.875	5.875	100.260	100.010	99.760
6.250	99.250	99.000	98.750	6.250	99.166	98.916	98.666
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	97.282	97.032	96.782	
4.625	97.732	97.482	97.232	
4.750	96.857	96.607	96.357	
4.875	97.289	97.039	96.789	
5.000	97.681	97.431	97.181	
5.125	98.045	97.795	97.545	
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@afwrohome.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/6/2019
45 Day Lock Exp.: 6/21/2019
60 Day Lock Exp.: 7/8/2019

W. Rate Sheet Dated: 5/7/2019

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	102.003	101.903	101.803	4.375	101.067	100.967	100.867	4.375	100.880	100.780	100.680	4.375	101.065	100.965	100.865	4.375	100.129	100.029	99.929
4.500	102.484	102.384	102.284	4.500	101.600	101.500	101.400	4.500	101.412	101.312	101.212	4.500	101.565	101.465	101.365	4.500	100.681	100.581	100.481
4.625	102.809	102.709	102.609	4.625	101.993	101.893	101.793	4.625	101.806	101.706	101.606	4.625	101.796	101.696	101.596	4.625	100.980	100.880	100.780
4.750	103.136	103.036	102.936	4.750	102.601	102.501	102.401	4.750	102.598	102.498	102.398	4.750	101.981	101.881	101.781	4.750	101.446	101.346	101.246
4.875	103.517	103.417	103.317	4.875	103.034	102.934	102.834	4.875	103.034	102.934	102.834	4.875	102.460	102.360	102.260	4.875	101.977	101.877	101.777
4.990	103.816	103.716	103.616	4.990	103.376	103.276	103.176	4.990	103.376	103.276	103.176	4.990	102.817	102.717	102.617	4.990	102.377	102.277	102.177
5.000	103.916	103.816	103.716	5.000	103.476	103.376	103.276	5.000	103.476	103.376	103.276	5.000	102.917	102.817	102.717	5.000	102.477	102.377	102.277
5.125	103.933	103.833	103.733	5.125	103.775	103.675	103.575	5.125	103.775	103.675	103.575	5.125	103.108	103.008	102.908	5.125	102.950	102.850	102.750
5.250	104.223	104.123	104.023	5.250	104.231	104.131	104.031	5.250	104.321	104.221	104.121	5.250	102.901	102.801	102.701	5.250	102.901	102.801	102.701
5.375	104.510	104.410	104.310	5.375	104.559	104.459	104.359	5.375	104.653	104.553	104.453	5.375	103.355	103.255	103.155	5.375	103.355	103.255	103.155
5.500	104.756	104.656	104.556	5.500	104.831	104.731	104.631	5.500	104.925	104.825	104.725	5.500	103.777	103.677	103.577	5.500	103.777	103.677	103.577
5.625	104.965	104.865	104.765	5.625	105.065	104.965	104.865	5.625	105.156	105.056	104.956	5.625	103.711	103.611	103.511	5.625	103.711	103.611	103.511
5.750	105.481	105.381	105.281	5.750	105.871	105.771	105.671	5.750	105.930	105.830	105.730	5.750	103.249	103.149	103.049	5.750	103.249	103.149	103.049
5.875	105.657	105.557	105.457	5.875	106.209	106.109	106.009	5.875	106.272	106.172	106.072	5.875	103.698	103.598	103.498	5.875	103.698	103.598	103.498
5.990	105.765	105.665	105.565	5.990	106.390	106.290	106.190	5.990	106.452	106.352	106.252	5.990	104.049	103.949	103.849	5.990	104.049	103.949	103.849
6.000	105.865	105.765	105.665	6.000	106.490	106.390	106.290	6.000	106.552	106.452	106.352	6.000	104.149	104.049	103.949	6.000	104.149	104.049	103.949
6.125	105.988	105.888	105.788	6.125	106.753	106.653	106.553	6.125	106.815	106.715	106.615	6.125	104.382	104.282	104.182	6.125	104.382	104.282	104.182
6.250	106.226	106.107	106.026	6.250	106.860	106.733	106.660	6.250	106.887	106.768	106.687	6.250	104.245	104.126	104.045	6.250	104.245	104.126	104.045
6.375	106.420	106.301	106.220	6.375	107.195	107.068	106.995	6.375	107.226	107.107	107.026	6.375	102.698	102.579	102.498	6.375	102.698	102.579	102.498
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	99.942	99.842	99.742	4.625	103.040	102.940	102.840	4.625	102.271	102.171	102.071	4.625	102.209	102.009	102.009	3.375	100.034	99.934	99.834
4.500	100.493	100.393	100.293	4.750	103.467	103.367	103.267	4.750	102.308	102.208	102.108	4.750	102.245	102.045	102.045	3.500	100.454	100.354	100.254
4.625	100.793	100.693	100.593	4.875	103.822	103.722	103.622	4.875	102.710	102.610	102.510	4.875	102.648	102.448	102.448	3.625	101.096	100.996	100.896
4.750	101.443	101.343	101.243	4.990	103.980	103.880	103.780	4.990	103.062	102.962	102.862	4.990	103.000	102.800	102.800	3.750	101.290	101.190	101.090
4.875	101.977	101.877	101.777	5.000	104.080	103.980	103.880	5.000	103.162	103.062	102.962	5.000	103.100	102.900	102.900	3.875	101.674	101.574	101.474
4.990	102.377	102.277	102.177	5.125	104.315	104.215	104.115	5.125	103.481	103.381	103.281	5.125	103.419	103.219	103.219	3.990	101.997	101.897	101.797
5.000	102.477	102.377	102.277	5.250	104.565	104.465	104.365	5.250	103.544	103.444	103.344	5.250	103.388	103.188	103.188	4.000	102.097	101.997	101.897
5.125	102.950	102.850	102.750	5.375	104.754	104.654	104.554	5.375	103.814	103.714	103.614	5.375	103.658	103.458	103.458	4.125	102.537	102.437	102.337
5.250	102.901	102.801	102.701	5.500	104.961	104.861	104.761	5.500	104.075	103.975	103.875	5.500	103.918	103.718	103.718	4.250	102.870	102.770	102.670
5.375	103.355	103.255	103.155	5.625	105.132	105.032	104.932	5.625	104.302	104.202	104.102	5.625	104.146	103.946	103.946	4.375	103.260	103.160	103.060
5.500	103.777	103.677	103.577	5.750	105.385	105.285	105.185	5.750	104.949	104.849	104.749	5.750	104.730	104.530	104.530	4.500	103.644	103.544	103.444
5.625	103.711	103.611	103.511	5.875	105.606	105.506	105.406	5.875	105.248	105.148	105.048	5.875	105.029	104.829	104.829	4.625	103.966	103.866	103.766
5.750	103.249	103.149	103.049	5.990	105.703	105.603	105.503	5.990	105.417	105.317	105.217	5.990	105.198	104.998	104.998	4.750	103.766	103.666	103.566
5.875	103.698	103.598	103.498	6.000	105.803	105.703	105.603	6.000	105.517	105.417	105.317	6.000	105.298	105.098	105.098	4.875	103.995	103.895	103.795
5.990	104.049	103.949	103.849	6.125	105.994	105.894	105.794	6.125	105.777	105.677	105.577	6.125	105.558	105.358	105.358	4.990	104.043	103.943	103.843
6.000	104.149	104.049	103.949	6.250	105.976	105.877	105.776	6.250	105.724	105.625	105.524	6.250	105.505	105.305	105.305	5.000	104.143	104.043	103.943
6.125	104.382	104.282	104.182	6.375	106.188	106.069	105.988	6.375	106.013	105.894	105.813	6.375	105.794	105.594	105.594	5.125	104.275	104.175	104.075
6.250	104.245	104.126	104.045	6.500	106.289	106.170	106.089	6.500	106.164	106.045	105.964	6.500	105.945	105.745	105.745	5.250	104.027	103.927	103.827
6.375	102.698	102.579	102.498	6.625	106.362	106.243	106.162	6.625	106.285	106.166	106.085	6.625	106.066	105.866	105.866	5.375	104.219	104.119	104.019
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >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	99.942	99.842	99.742	4.625	103.040	102.940	102.840	4.625	102.271	102.171	102.071	4.625	102.209	102.009	102.009	3.375	100.034	99.934	99.834
4.500	100.493	100.393	100.293	4.750	103.467	103.367	103.267	4.750	102.308	102.208	102.108	4.750	102.245	102.045	102.045	3.500	100.454	100.354	100.254
4.625	100.793	100.693	100.593	4.875	103.822	103.722	103.622	4.875	102.710	102.610	102.510	4.875	102.648	102.448	102.448	3.625	101.096	100.996	100.896
4.750	101.443	101.343	101.243	4.990	103.980	103.880	103.780	4.990	103.062	102.962	102.862	4.990	103.000	102.800	102.800	3.750	101.290	101.190	101.090
4.875	101.977	101.877	101.777	5.000	104.080	103.980	103.880	5.000	103.162	103.062	102.962	5.000	103.100	102.900	102.900	3.875	101.674	101.574	101.474
4.990	102.377	102.277	102.177	5.125	104.315	104.215	104.115	5.125	103.481	103.381	103.281	5.125	103.419	103.219	103.219	3.990	101.997	101.897	101.797
5.000	102.477	102.377	102.277	5.250	104.565	104.465	104.365	5.250	103.544	103.444	103.344	5.250	103.388	103.188	103.188	4.000	102.097	101.997	101.897
5.125	102.950	102.850	102.750	5.375	104.754	104.654	104.554	5.375	103.814	103.714	103.614	5.375	103.658	103.458	103.458	4.125	102.537	102.437	102.337
5.250	102.901	102.801	102.701	5.500	104.961	104.861	104.761	5.500	104.075	103.975	103.875	5.500	103.918	103.718	103.718	4.250	102.870	102.770	102.670
5.375	103.355	103.255	103.155	5.625	105.132	105.													



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.: 6/6/2019
45 Day Lock Exp.: 6/21/2019
60 Day Lock Exp.: 7/8/2019

W. Rate Sheet Dated: 5/7/2019

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	100.758	100.658	100.558	4.000	100.508	100.408	100.308	4.000	100.508	100.408	100.308	4.000	99.945	99.845	99.745	4.000	99.695	99.595	99.495
4.125	101.329	101.229	101.129	4.125	101.079	100.979	100.879	4.125	101.079	100.979	100.879	4.125	100.516	100.416	100.316	4.125	100.266	100.166	100.066
4.250	101.886	101.786	101.686	4.250	101.636	101.536	101.436	4.250	101.636	101.536	101.436	4.250	100.827	100.727	100.627	4.250	100.577	100.477	100.377
4.375	102.369	102.269	102.169	4.375	102.119	102.019	101.919	4.375	102.119	102.019	101.919	4.375	101.310	101.210	101.110	4.375	101.060	100.960	100.860
4.500	102.822	102.722	102.622	4.500	102.322	102.222	102.122	4.500	102.322	102.222	102.122	4.500	101.763	101.663	101.563	4.500	101.513	101.413	101.313
4.625	103.146	103.046	102.946	4.625	102.646	102.546	102.446	4.625	102.646	102.546	102.446	4.625	102.087	101.987	101.887	4.625	101.837	101.737	101.637
4.750	103.102	103.002	102.902	4.750	102.602	102.502	102.402	4.750	102.602	102.502	102.402	4.750	102.011	101.911	101.811	4.750	101.511	101.411	101.311
4.875	103.777	103.677	103.577	4.875	103.277	103.177	103.077	4.875	103.277	103.177	103.077	4.875	102.686	102.586	102.486	4.875	102.186	102.086	101.986
4.990	103.847	103.747	103.647	4.990	103.347	103.247	103.147	4.990	103.347	103.247	103.147	4.990	102.756	102.656	102.556	4.990	102.256	102.156	102.056
5.000	103.947	103.847	103.747	5.000	103.447	103.347	103.247	5.000	103.447	103.347	103.247	5.000	102.856	102.756	102.656	5.000	102.356	102.256	102.156
5.125	103.762	103.662	103.562	5.125	103.262	103.162	103.062	5.125	103.262	103.162	103.062	5.125	102.168	102.068	101.968	5.125	101.668	101.568	101.468
5.250	104.212	104.112	104.012	5.250	103.712	103.612	103.512	5.250	103.712	103.612	103.512	5.250	102.618	102.518	102.418	5.250	102.118	102.018	101.918
5.375	104.751	104.651	104.551	5.375	104.251	104.151	104.051	5.375	104.251	104.151	104.051	5.375	103.157	103.057	102.957	5.375	102.657	102.557	102.457
5.500	104.999	104.899	104.799	5.500	104.499	104.399	104.299	5.500	104.499	104.399	104.299	5.500	103.405	103.305	103.205	5.500	102.905	102.805	102.705
5.625	105.028	104.928	104.828	5.625	105.028	104.928	104.828	5.625	105.028	104.928	104.828	5.625	102.697	102.597	102.497	5.625	102.197	102.097	101.997
5.750	105.490	105.390	105.290	5.750	105.490	105.390	105.290	5.750	105.490	105.390	105.290	5.750	103.159	103.059	102.959	5.750	102.659	102.559	102.459
5.875	105.769	105.669	105.569	5.875	105.769	105.669	105.569	5.875	105.769	105.669	105.569	5.875	103.438	103.338	103.238	5.875	102.938	102.838	102.738
5.990	105.852	105.752	105.652	5.990	105.852	105.752	105.652	5.990	105.852	105.752	105.652	5.990	103.521	103.421	103.321	5.990	103.021	102.921	102.821
6.000	105.952	105.852	105.752	6.000	105.952	105.852	105.752	6.000	105.952	105.852	105.752	6.000	103.621	103.521	103.421	6.000	103.121	103.021	102.921
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	99.695	99.595	99.495	4.000	101.133	101.033	100.933	4.000	101.508	101.408	101.308	4.000	101.508	101.408	101.308	3.375	100.310	100.210	100.110
4.125	100.266	100.166	100.066	4.125	101.856	101.756	101.656	4.125	102.231	102.131	102.031	4.125	102.231	102.131	102.031	3.500	100.202	100.102	100.002
4.250	100.577	100.477	100.377	4.250	102.080	101.980	101.880	4.250	102.455	102.355	102.255	4.250	102.455	102.355	102.255	3.625	100.785	100.685	100.585
4.375	101.060	100.960	100.860	4.375	102.489	102.389	102.289	4.375	102.864	102.764	102.664	4.375	102.864	102.764	102.664	3.750	101.354	101.254	101.154
4.500	101.263	101.163	101.063	4.500	102.812	102.712	102.612	4.500	103.187	103.087	102.987	4.500	103.187	103.087	102.987	3.875	101.866	101.766	101.666
4.625	101.587	101.487	101.387	4.625	103.296	103.196	103.096	4.625	103.671	103.571	103.471	4.625	103.671	103.571	103.471	3.990	102.228	102.128	102.028
4.750	101.511	101.411	101.311	4.750	103.598	103.498	103.398	4.750	103.973	103.873	103.773	4.750	103.973	103.873	103.773	4.000	102.328	102.228	102.128
4.875	102.186	102.086	101.986	4.875	103.960	103.860	103.760	4.875	104.335	104.235	104.135	4.875	104.335	104.235	104.135	4.125	102.480	102.380	102.280
4.990	102.256	102.156	102.056	4.990	104.129	104.029	103.929	4.990	104.504	104.404	104.304	4.990	104.504	104.404	104.304	4.250	102.635	102.535	102.435
5.000	102.356	102.256	102.156	5.000	104.229	104.129	104.029	5.000	104.554	104.454	104.354	5.000	104.554	104.454	104.354	4.375	102.735	102.635	102.535
5.125	101.668	101.568	101.468	5.125	104.162	104.062	103.962	5.125	104.287	104.187	104.087	5.125	104.287	104.187	104.087	4.500	102.744	102.644	102.544
5.250	102.118	102.018	101.918	5.250	104.480	104.380	104.280	5.250	104.605	104.505	104.405	5.250	104.605	104.505	104.405	4.625	103.138	103.038	102.938
5.375	103.157	103.057	102.957	5.375	104.881	104.781	104.681	5.375	104.881	104.781	104.681	5.375	104.881	104.781	104.681	4.750	103.578	103.478	103.378
5.500	103.405	103.305	103.205	5.500	105.111	105.011	104.911	5.500	105.111	105.011	104.911	5.500	105.111	105.011	104.911	4.875	103.949	103.849	103.749
5.625	102.697	102.597	102.497	5.625	104.910	104.810	104.710	5.625	104.910	104.810	104.710	5.625	104.910	104.810	104.710	4.990	103.744	103.644	103.544
5.750	103.159	103.059	102.959	5.750	105.219	105.119	105.019	5.750	105.219	105.119	105.019	5.750	105.219	105.119	105.019	5.000	103.574	103.474	103.374
5.875	103.438	103.338	103.238	5.875	105.622	105.522	105.422	5.875	105.622	105.522	105.422	5.875	105.622	105.522	105.422	5.125	103.881	103.781	103.681
5.990	103.521	103.421	103.321	5.990	105.702	105.602	105.502	5.990	105.702	105.602	105.502	5.990	105.702	105.602	105.502	5.250	104.066	103.966	103.866
6.000	103.621	103.521	103.421	6.000	105.802	105.702	105.602	6.000	105.802	105.702	105.602	6.000	105.802	105.702	105.602	5.375	104.343	104.243	104.143
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	100.810	100.710	100.610	3.375	100.810	100.710	100.610	3.375	99.903	99.803	99.703	3.375	100.403	100.303	100.203	3.375	100.403	100.303	100.203
3.500	100.702	100.602	100.502	3.500	100.702	100.602	100.502	3.500	99.640	99.540	99.440	3.500	100.140	100.040	99.940	3.500	100.140	100.040	99.940
3.625	101.285	101.185	101.085	3.625	101.285	101.185	101.085	3.625	100.223	100.123	100.023	3.625	100.723	100.623	100.523	3.625	100.723	100.623	100.523
3.750	101.854	101.754	101.654	3.750	101.854	101.754	101.654	3.750	100.792	100.692	100.592	3.750	101.292	101.192	101.092	3.750	101.292	101.192	101.092
3.875	102.116	102.016	101.916	3.875	102.116	102.016	101.916	3.875	101.304	101.204	101.104	3.875	101.554	101.454	101.354	3.875	101.554	101.454	101.354
3.990	102.478	102.378	102.278	3.990	102.478	102.378	102.278	3.990	101.666	101.566	101.466	3.990	101.916	101.816	101.716	3.990	101.916	101.816	101.716
4.000	102.578	102.478	102.378	4.000	102.578	102.478	102.378	4.000	101.766	101.666	101.566	4.000	102.016	101.916	101.816	4.000	102.016	101.916	101.816
4.125	102.730	102.630	102.530	4.125	102.730	102.630	102.530	4.125	101.424	101.324	101.224	4.125	101.674	101.574	101.474	4.125	101.674	101.574	101.474
4.250	103.085	102.985	102.885	4.250	103.085	102.985	102.885	4.250	101.779	101.679	101.579	4.250	102.029	101.929	101.829	4.250	102.029	101.929	101.829
4.375	103.090	102.990	102.890	4.375	103.090	102.990	102												



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.:

6/6/2019

45 Day Lock Exp.:

6/21/2019

60 Day Lock Exp.:

7/8/2019

W. Rate Sheet Dated: 5/7/2019

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	100.510	100.410	100.310	4.000	100.898	100.798	100.698	3.375	100.098	99.998	99.898	4.000	99.697	99.597	99.497	3.375	99.691	99.591	99.491
4.125	101.079	100.979	100.879	4.125	101.629	101.529	101.429	3.500	100.095	99.995	99.895	4.125	100.266	100.166	100.066	3.500	99.535	99.435	99.335
4.250	101.725	101.625	101.525	4.250	101.959	101.859	101.759	3.625	100.681	100.581	100.481	4.250	100.650	100.550	100.450	3.625	100.121	100.021	99.921
4.375	102.217	102.117	102.017	4.375	102.373	102.273	102.173	3.750	101.254	101.154	101.054	4.375	101.142	101.042	100.942	3.750	100.694	100.594	100.494
4.500	102.691	102.591	102.491	4.500	102.696	102.596	102.496	3.875	101.768	101.668	101.568	4.500	101.616	101.516	101.416	3.875	101.208	101.108	101.008
4.625	103.012	102.912	102.812	4.625	103.189	103.089	102.989	3.990	102.132	102.032	101.932	4.625	101.937	101.837	101.737	3.990	101.572	101.472	101.372
4.750	103.039	102.939	102.839	4.750	103.493	103.393	103.293	4.000	102.232	102.132	102.032	4.750	101.918	101.818	101.718	4.000	101.672	101.572	101.472
4.875	103.602	103.502	103.402	4.875	103.858	103.758	103.658	4.125	102.395	102.295	102.195	4.875	102.481	102.381	102.281	4.125	101.334	101.234	101.134
4.990	103.806	103.706	103.606	4.990	104.031	103.931	103.831	4.250	102.754	102.654	102.554	4.990	102.685	102.585	102.485	4.250	101.693	101.593	101.493
5.000	103.906	103.806	103.706	5.000	104.131	104.031	103.931	4.375	103.136	103.036	102.936	5.000	102.785	102.685	102.585	4.375	102.075	101.975	101.875
5.125	103.733	103.633	103.533	5.125	104.083	103.983	103.883	4.500	102.599	102.499	102.399	5.125	102.129	102.029	101.929	4.500	100.833	100.733	100.633
5.250	104.190	104.090	103.990	5.250	104.405	104.305	104.205	4.625	102.995	102.895	102.795	5.250	102.586	102.486	102.386	4.625	101.229	101.129	101.029
5.375	104.735	104.635	104.535	5.375	104.811	104.711	104.611	4.750	103.438	103.338	103.238	5.375	103.131	103.031	102.931	4.750	101.672	101.572	101.472
5.500	104.986	104.886	104.786	5.500	105.042	104.942	104.842	4.875	103.811	103.711	103.611	5.500	103.382	103.282	103.182	4.875	102.045	101.945	101.845
5.625	104.936	104.836	104.736	5.625	104.819	104.719	104.619	4.990	103.317	103.217	103.117	5.625	102.596	102.496	102.396	4.990	101.410	101.310	101.210
5.750	105.403	105.303	105.203	5.750	105.131	105.031	104.931	5.000	103.417	103.317	103.217	5.750	103.063	102.963	102.863	5.000	101.510	101.410	101.310
5.875	105.671	105.571	105.471	5.875	105.537	105.437	105.337	5.125	103.726	103.626	103.526	5.875	103.331	103.231	103.131	5.125	101.819	101.719	101.619
5.990	105.784	105.684	105.584	5.990	105.618	105.518	105.418	5.250	103.912	103.812	103.712	5.990	103.444	103.344	103.244	5.250	102.005	101.905	101.805
6.000	105.884	105.784	105.684	6.000	105.718	105.618	105.518	5.375	104.193	104.093	103.993	6.000	103.544	103.444	103.344	5.375	102.286	102.186	102.086

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.:

6/6/2019

45 Day Lock Exp.:

6/21/2019

60 Day Lock Exp.:

7/8/2019

W. Rate Sheet Dated: 5/7/2019

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	97.941	97.816	97.691	
3.875	98.351	98.226	98.101	
4.000	98.775	98.650	98.525	
4.125	99.202	99.077	98.952	
4.250	99.662	99.537	99.412	
4.375	100.054	99.929	99.804	
4.500	100.423	100.298	100.173	
4.625	100.753	100.628	100.503	
4.750	101.080	100.955	100.830	
4.875	101.408	101.283	101.158	
5.000	101.714	101.589	101.464	
5.125	102.050	101.925	101.800	
5.250	102.379	102.254	102.129	

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	97.859	97.734	97.609	
3.375	98.412	98.287	98.162	
3.500	98.967	98.842	98.717	
3.625	99.342	99.217	99.092	
3.750	99.770	99.645	99.520	
3.875	100.217	100.092	99.967	
4.000	100.409	100.284	100.159	
4.125	100.653	100.528	100.403	
4.250	100.985	100.860	100.735	
4.375	101.298	101.173	101.048	
4.500	101.519	101.394	101.269	

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	98.510	98.385	98.260	
3.375	98.681	98.556	98.431	
3.500	99.086	98.961	98.836	
3.625	99.463	99.338	99.213	
3.750	99.853	99.728	99.603	
3.875	100.131	100.006	99.881	
4.000	100.529	100.404	100.279	
4.125	100.838	100.713	100.588	
4.250	101.153	101.028	100.903	
4.375	101.443	101.318	101.193	
4.500	101.677	101.552	101.427	
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)