



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.: 6/7/2019

45 Day Lock Exp.: 6/24/2019

60 Day Lock Exp.: 7/8/2019

W. Rate Sheet Dated: 5/8/2019

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	101.470	101.320	101.170	3.750	101.047	100.897	100.747	2.375	96.307	96.157	96.007	3.125	98.799	98.649	98.499
3.875	102.002	101.852	101.702	3.875	101.463	101.313	101.163	2.500	96.824	96.674	96.524	3.250	98.810	98.660	98.510
4.000	102.527	102.377	102.227	4.000	101.884	101.734	101.584	2.625	97.317	97.167	97.017	3.375	99.193	99.043	98.893
4.125	102.959	102.809	102.659	4.125	102.232	102.082	101.932	2.750	98.646	98.496	98.346	3.500	99.579	99.429	99.279
4.250	102.583	102.483	102.383	4.250	102.160	102.060	101.960	2.875	99.135	98.985	98.835	3.625	99.917	99.767	99.617
4.375	103.033	102.933	102.833	4.375	102.534	102.434	102.334	3.000	99.619	99.469	99.319	Margin =	2.250	Index =	2.400
4.500	103.488	103.388	103.288	4.500	102.878	102.778	102.678	3.125	100.105	99.955	99.805				
4.625	103.869	103.769	103.669	4.625	103.385	103.285	103.185	3.250	100.220	100.070	99.920				
4.750	103.994	103.894	103.794	4.750	102.767	102.667	102.567	3.375	100.696	100.546	100.396				
4.875	103.557	103.457	103.357	4.875	103.141	103.041	102.941	3.500	101.165	101.015	100.865				
5.000	103.935	103.835	103.735	5.000	103.485	103.385	103.285	3.625	101.541	101.391	101.241				
5.125	104.476	104.376	104.276	5.125	103.992	103.892	103.792	3.750	101.474	101.274	101.075				
5.250	103.725	103.625	103.525	5.250	103.343	103.243	103.143	3.875	101.868	101.669	101.469				
5.375	104.133	104.033	103.933	5.375	103.717	103.617	103.517	4.000	102.266	102.067	101.868				
5.500	104.510	104.410	104.310	5.500	104.061	103.961	103.861	4.125	102.591	102.392	102.193				
5.625	105.052	104.952	104.852	5.625	104.568	104.468	104.368	4.250	101.806	101.656	101.506				
5.750	105.004	104.904	104.804	5.750	104.497	104.397	104.297	4.375	102.157	102.007	101.857				
5.875	105.411	105.311	105.211	5.875	104.870	104.770	104.670	4.500	102.479	102.329	102.179				
6.000	105.789	105.689	105.589	6.000	105.215	105.115	105.015	4.625	102.964	102.814	102.664				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.320	100.170	100.020	3.750	100.047	99.897	99.747	2.375	95.307	95.157	95.007	3.125	97.799	97.649	97.499
3.875	100.852	100.702	100.552	3.875	100.463	100.313	100.163	2.500	95.824	95.674	95.524	3.250	97.810	97.660	97.510
4.000	101.377	101.227	101.077	4.000	100.884	100.734	100.584	2.625	96.317	96.167	96.017	3.375	98.193	98.043	97.893
4.125	101.809	101.659	101.509	4.125	101.232	101.082	100.932	2.750	97.646	97.496	97.346	3.500	98.579	98.429	98.279
4.250	101.433	101.333	101.233	4.250	101.160	101.060	100.960	2.875	98.135	97.985	97.835	3.625	98.917	98.767	98.617
4.375	101.883	101.783	101.683	4.375	101.534	101.434	101.334	3.000	98.619	98.469	98.319	Margin =	2.250	Index =	2.400
4.500	102.338	102.238	102.138	4.500	101.878	101.778	101.678	3.125	99.105	98.955	98.805	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.719	102.619	102.519	4.625	102.385	102.285	102.185	3.250	99.220	99.070	98.920	Rate	30 Day	45 Day	60 Day
4.750	102.844	102.744	102.644	4.750	101.767	101.667	101.567	3.375	99.696	99.546	99.396	4.500	101.188	100.938	100.688
4.875	102.407	102.307	102.207	4.875	102.141	102.041	101.941	3.500	100.165	100.015	99.865	4.625	101.569	101.319	101.069
5.000	102.785	102.685	102.585	5.000	102.485	102.385	102.285	3.625	100.541	100.391	100.241	4.750	100.850	100.600	100.350
5.125	103.326	103.226	103.126	5.125	102.992	102.892	102.792	3.750	100.474	100.274	100.075	4.875	101.257	101.007	100.757
5.250	102.575	102.475	102.375	5.250	102.343	102.243	102.143	3.875	100.868	100.669	100.469	5.000	101.635	101.385	101.135
5.375	102.983	102.883	102.783	5.375	102.717	102.617	102.517	4.000	101.266	101.067	100.868	5.125	102.176	101.926	101.676
5.500	103.360	103.260	103.160	5.500	103.061	102.961	102.861	4.125	101.591	101.392	101.193	5.250	101.425	101.175	100.925
5.625	103.902	103.802	103.702	5.625	103.568	103.468	103.368	4.250	100.806	100.656	100.506	5.375	102.000	101.750	101.500
5.750	103.854	103.754	103.654	5.750	103.497	103.397	103.297	4.375	101.157	101.007	100.857	5.500	102.250	102.000	101.750
5.875	104.261	104.161	104.061	5.875	103.870	103.770	103.670	4.500	101.479	101.329	101.179	5.625	102.500	102.250	102.000
6.000	104.639	104.539	104.439	6.000	104.215	104.115	104.015	4.625	101.964	101.814	101.664	5.750	102.750	102.500	102.250

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs		
FICO Adjuster	Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999 -2.500
FICO 680 - 719	0.250	\$50,000 - \$85,000 -0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000 -0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000 -0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000 0.000
FICO 600 - 619	-1.500	\$275,001 up to HB 0.000
FICO 580 - 599	-2.000	
NY	-0.250	Non Owner Occupancy -2.000
2 Unit	0.000	Refer / Manual UW 0.000
USDA Streamline-Assist Refinance Option		-0.250

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:	5/8/2019	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	100.000	99.750	99.500	5.250	101.408	101.158	100.908
5.750	102.000	101.750	101.500	5.750	101.777	101.527	101.277
5.875	102.250	102.000	101.750	5.875	102.150	101.900	101.650
6.250	102.750	102.500	102.250	6.250	102.682	102.432	102.182
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	98.438	98.188	97.938	
4.625	98.819	98.569	98.319	
4.750	98.100	97.850	97.600	
4.875	98.507	98.257	98.007	
5.000	98.885	98.635	98.385	
5.125	99.426	99.176	98.926	
5.250	99.675	99.425	99.175	
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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/7/2019

45 Day Lock Exp.:

6/24/2019

60 Day Lock Exp.:

7/8/2019

W. Rate Sheet Dated: 5/8/2019

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	100.157	100.007	99.857	3.750	99.734	99.584	99.434	2.375	92.807	92.657	92.507	3.125	97.11	96.962	96.812
3.875	100.690	100.540	100.390	3.875	100.151	100.001	99.851	2.500	93.324	93.174	93.024	3.250	97.81	97.660	97.510
4.000	101.215	101.065	100.915	4.000	100.572	100.422	100.272	2.625	93.817	93.667	93.517	3.375	98.19	98.043	97.893
4.125	101.646	101.496	101.346	4.125	100.919	100.769	100.619	2.750	96.959	96.809	96.659	3.500	98.58	98.429	98.279
4.250	101.458	101.358	101.258	4.250	101.035	100.935	100.835	2.875	97.448	97.298	97.148	3.625	98.92	98.767	98.617
4.375	101.908	101.808	101.708	4.375	101.409	101.309	101.209	3.000	97.931	97.781	97.631	Margin = 2.250		Index = 2.400	
4.500	102.363	102.263	102.163	4.500	101.753	101.653	101.553	3.125	98.418	98.268	98.118				
4.625	102.744	102.644	102.544	4.625	102.260	102.160	102.060	3.250	99.220	99.070	98.920				
4.750	102.775	102.675	102.575	4.750	101.549	101.449	101.349	3.375	99.696	99.546	99.396				
4.875	102.338	102.238	102.138	4.875	101.922	101.822	101.722	3.500	100.165	100.015	99.865				
5.000	102.716	102.616	102.516	5.000	102.266	102.166	102.066	3.625	100.541	100.391	100.241				
5.125	103.257	103.157	103.057	5.125	102.774	102.674	102.574	3.750	100.161	99.962	99.763				
5.250	102.319	102.219	102.119	5.250	101.937	101.837	101.737	3.875	100.555	100.356	100.157				
5.375	102.726	102.626	102.526	5.375	102.310	102.210	102.110	4.000	100.954	100.755	100.555				
5.500	103.104	103.004	102.904	5.500	102.654	102.554	102.454	4.125	101.279	101.079	100.880				
5.625	103.645	103.545	103.445	5.625	103.162	103.062	102.962	4.250	100.681	100.531	100.381				
5.750	103.129	103.029	102.929	5.750	102.622	102.522	102.422	4.375	101.032	100.882	100.732				
5.875	103.536	103.436	103.336	5.875	102.995	102.895	102.795	4.500	101.354	101.204	101.054				
6.000	103.914	103.814	103.714	6.000	103.340	103.240	103.140	4.625	101.839	101.689	101.539				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	99.007	98.857	98.707	3.750	98.734	98.584	98.434	2.375	93.557	93.407	93.257	3.125	96.112	95.962	95.812
3.875	99.540	99.390	99.240	3.875	99.151	99.001	98.851	2.500	94.074	93.924	93.774	3.250	96.810	96.660	96.510
4.000	100.065	99.915	99.765	4.000	99.572	99.422	99.272	2.625	94.567	94.417	94.267	3.375	97.193	97.043	96.893
4.125	100.496	100.346	100.196	4.125	99.919	99.769	99.619	2.750	96.740	96.590	96.440	3.500	97.579	97.429	97.279
4.250	100.308	100.208	100.108	4.250	100.035	99.935	99.835	2.875	97.229	97.079	96.929	3.625	97.917	97.767	97.617
4.375	100.758	100.658	100.558	4.375	100.409	100.309	100.209	3.000	97.713	97.563	97.413	Margin = 2.250		Index = 2.400	
4.500	101.213	101.113	101.013	4.500	100.753	100.653	100.553	3.125	98.199	98.049	97.899	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.594	101.494	101.394	4.625	101.260	101.160	101.060	3.250	98.126	97.976	97.826	Rate	30 Day	45 Day	60 Day
4.750	101.625	101.525	101.425	4.750	100.549	100.449	100.349	3.375	98.602	98.452	98.302	4.500	100.063	99.813	99.563
4.875	101.188	101.088	100.988	4.875	100.922	100.822	100.722	3.500	99.071	98.921	98.771	4.625	100.444	100.194	99.944
5.000	101.566	101.466	101.366	5.000	101.266	101.166	101.066	3.625	99.447	99.297	99.147	4.750	99.631	99.381	99.131
5.125	102.107	102.007	101.907	5.125	101.774	101.674	101.574	3.750	99.224	99.024	98.825	4.875	100.038	99.788	99.538
5.250	101.169	101.069	100.969	5.250	100.937	100.837	100.737	3.875	99.618	99.419	99.219	5.000	100.416	100.166	99.916
5.375	101.576	101.476	101.376	5.375	101.310	101.210	101.110	4.000	100.016	99.817	99.618	5.125	100.957	100.707	100.457
5.500	101.954	101.854	101.754	5.500	101.654	101.554	101.454	4.125	100.341	100.142	99.943	5.250	100.019	99.769	99.519
5.625	102.495	102.395	102.295	5.625	102.162	102.062	101.962	4.250	99.244	99.094	98.944	5.375	100.593	100.343	100.093
5.750	101.979	101.879	101.779	5.750	101.622	101.522	101.422	4.375	99.595	99.445	99.295	5.500	100.844	100.594	100.344
5.875	102.386	102.286	102.186	5.875	101.995	101.895	101.795	4.500	99.916	99.766	99.616	5.625	101.093	100.843	100.593
6.000	102.764	102.664	102.564	6.000	102.340	102.240	102.140	4.625	100.401	100.251	100.101	5.750	100.875	100.625	100.375

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate	
Today:	5/8/2019 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	100.002	99.752	99.502
5.750	100.125	99.875	99.625	5.750	99.902	99.652	99.402
5.875	100.375	100.125	99.875	5.875	100.275	100.025	99.775
6.250	99.250	99.000	98.750	6.250	99.182	98.932	98.682
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	97.313	97.063	96.813	
4.625	97.694	97.444	97.194	
4.750	96.881	96.631	96.381	
4.875	97.288	97.038	96.788	
5.000	97.666	97.416	97.166	
5.125	98.207	97.957	97.707	
5.250	97.269	97.019	96.769	
5.375	97.843	97.593	97.343	
5.500	98.094	97.844	97.594	
5.625	98.343	98.093	97.843	
5.750	98.125	97.875	97.625	

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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.: 6/7/2019
45 Day Lock Exp.: 6/24/2019
60 Day Lock Exp.: 7/8/2019

W. Rate Sheet Dated: 5/8/2019

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	102.012	101.912	101.812	4.375	101.077	100.977	100.877	4.375	100.889	100.789	100.689	4.375	101.073	100.973	100.873	4.375	100.138	100.038	99.938
4.500	102.491	102.391	102.291	4.500	101.606	101.506	101.406	4.500	101.418	101.318	101.218	4.500	101.571	101.471	101.371	4.500	100.686	100.586	100.486
4.625	102.814	102.714	102.614	4.625	101.999	101.899	101.799	4.625	101.812	101.712	101.612	4.625	101.801	101.701	101.601	4.625	100.986	100.886	100.786
4.750	103.116	103.016	102.916	4.750	102.584	102.484	102.384	4.750	102.581	102.481	102.381	4.750	101.961	101.861	101.761	4.750	101.429	101.329	101.229
4.875	103.496	103.396	103.296	4.875	103.015	102.915	102.815	4.875	103.015	102.915	102.815	4.875	102.438	102.338	102.238	4.875	101.957	101.857	101.757
4.990	103.793	103.693	103.593	4.990	103.357	103.257	103.157	4.990	103.357	103.257	103.157	4.990	102.794	102.694	102.594	4.990	102.358	102.258	102.158
5.000	103.893	103.793	103.693	5.000	103.457	103.357	103.257	5.000	103.457	103.357	103.257	5.000	102.894	102.794	102.694	5.000	102.458	102.358	102.258
5.125	103.910	103.810	103.710	5.125	103.754	103.654	103.554	5.125	103.754	103.654	103.554	5.125	103.085	102.985	102.885	5.125	102.929	102.829	102.729
5.250	104.233	104.133	104.033	5.250	104.245	104.145	104.045	5.250	104.335	104.235	104.135	5.250	102.912	102.812	102.712	5.250	102.912	102.812	102.712
5.375	104.521	104.421	104.321	5.375	104.572	104.472	104.372	5.375	104.666	104.566	104.466	5.375	103.364	103.264	103.164	5.375	103.364	103.264	103.164
5.500	104.766	104.666	104.566	5.500	104.842	104.742	104.642	5.500	104.936	104.836	104.736	5.500	103.785	103.685	103.585	5.500	103.785	103.685	103.585
5.625	104.972	104.872	104.772	5.625	105.073	104.973	104.873	5.625	105.167	105.067	104.967	5.625	103.719	103.619	103.519	5.625	103.719	103.619	103.519
5.750	105.412	105.312	105.212	5.750	105.806	105.706	105.606	5.750	105.865	105.765	105.665	5.750	103.180	103.080	102.980	5.750	103.180	103.080	102.980
5.875	105.589	105.489	105.389	5.875	106.145	106.045	105.945	5.875	106.207	106.107	106.007	5.875	103.628	103.528	103.428	5.875	103.628	103.528	103.428
5.990	105.694	105.594	105.494	5.990	106.323	106.223	106.123	5.990	106.385	106.285	106.185	5.990	103.978	103.878	103.778	5.990	103.978	103.878	103.778
6.000	105.794	105.694	105.594	6.000	106.423	106.323	106.223	6.000	106.485	106.385	106.285	6.000	104.078	103.978	103.878	6.000	104.078	103.978	103.878
6.125	105.919	105.819	105.719	6.125	106.688	106.588	106.488	6.125	106.751	106.651	106.551	6.125	104.310	104.210	104.110	6.125	104.310	104.210	104.110
6.250	106.155	106.055	105.955	6.250	106.789	106.689	106.589	6.250	106.817	106.717	106.617	6.250	104.714	104.615	104.515	6.250	104.714	104.615	104.515
6.375	106.349	106.249	106.149	6.375	107.123	107.023	106.923	6.375	107.154	107.054	106.954	6.375	105.267	105.167	105.067	6.375	105.267	105.167	105.067

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	99.950	99.850	99.750	4.625	103.022	102.922	102.822	4.625	102.277	102.177	102.077	4.625	102.215	102.015	102.015	3.375	100.001	99.901	99.801
4.500	100.498	100.398	100.298	4.750	103.447	103.347	103.247	4.750	102.290	102.190	102.090	4.750	102.228	102.028	102.028	3.500	100.427	100.327	100.227
4.625	100.799	100.699	100.599	4.875	103.801	103.701	103.601	4.875	102.690	102.590	102.490	4.875	102.628	102.428	102.428	3.625	101.052	100.952	100.852
4.750	101.426	101.326	101.226	4.990	103.957	103.857	103.757	4.990	103.042	102.942	102.842	4.990	102.980	102.780	102.780	3.750	101.252	101.152	101.052
4.875	101.957	101.857	101.757	5.000	104.057	103.957	103.857	5.000	103.142	103.042	102.942	5.000	103.080	102.880	102.880	3.875	101.637	101.537	101.437
4.990	102.358	102.258	102.158	5.125	104.291	104.191	104.091	5.125	103.460	103.360	103.260	5.125	103.398	103.198	103.198	3.990	101.937	101.837	101.737
5.000	102.458	102.358	102.258	5.250	104.575	104.475	104.375	5.250	103.558	103.458	103.358	5.250	103.502	103.302	103.302	4.000	102.037	101.937	101.837
5.125	102.929	102.829	102.729	5.375	104.765	104.665	104.565	5.375	103.827	103.727	103.627	5.375	103.764	103.564	103.564	4.125	102.470	102.370	102.270
5.250	102.912	102.812	102.712	5.500	104.972	104.872	104.772	5.500	104.086	103.986	103.886	5.500	103.930	103.730	103.730	4.250	102.807	102.707	102.607
5.375	103.364	103.264	103.164	5.625	105.139	105.039	104.939	5.625	104.312	104.212	104.112	5.625	104.156	103.956	103.956	4.375	103.192	103.092	102.992
5.500	103.785	103.685	103.585	5.750	105.316	105.216	105.116	5.750	104.884	104.784	104.684	5.750	104.665	104.465	104.465	4.500	103.568	103.468	103.368
5.625	103.719	103.619	103.519	5.875	105.538	105.438	105.338	5.875	105.184	105.084	104.984	5.875	104.965	104.765	104.765	4.625	103.914	103.814	103.714
5.750	103.180	103.080	102.980	5.990	105.634	105.534	105.434	5.990	105.350	105.250	105.150	5.990	105.131	104.931	104.931	4.750	103.722	103.622	103.522
5.875	103.628	103.528	103.428	6.000	105.734	105.634	105.534	6.000	105.450	105.350	105.250	6.000	105.231	105.031	105.031	4.875	103.950	103.850	103.750
5.990	103.978	103.878	103.778	6.125	105.926	105.826	105.726	6.125	105.712	105.612	105.512	6.125	105.493	105.293	105.293	4.990	103.997	103.897	103.797
6.000	104.078	103.978	103.878	6.250	105.905	105.786	105.705	6.250	105.653	105.534	105.453	6.250	105.435	105.235	105.235	5.000	104.097	103.997	103.897
6.125	104.310	104.210	104.110	6.375	106.118	105.999	105.918	6.375	105.941	105.822	105.741	6.375	105.722	105.522	105.522	5.125	104.228	104.128	104.028
6.250	102.174	102.055	101.974	6.500	106.216	106.097	106.016	6.500	106.093	105.974	105.893	6.500	105.875	105.675	105.675	5.250	103.987	103.887	103.787
6.375	102.627	102.508	102.427	6.625	106.291	106.172	106.091	6.625	106.211	106.092	106.011	6.625	105.992	105.792	105.792	5.375	104.179	104.079	103.979

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	99.950	99.850	99.750	4.625	103.022	102.922	102.822	4.625	102.277	102.177	102.077	4.625	102.215	102.015	102.015	3.375	100.001	99.901	99.801	3.375	99.912	99.712	99.712
4.500	100.498	100.398	100.298	4.750	103.447	103.347	103.247	4.750	102.290	102.190	102.090	4.750	102.228	102.028	102.028	3.500	100.427	100.327	100.227	3.500	100.368	100.168	100.168
4.625	100.799	100.699	100.599	4.875	103.801	103.701	103.601	4.875	102.690	102.590	102.490	4.875	102.628	102.428	102.428	3.625	101.052	100.952	100.852	3.625	100.961	100.761	100.761
4.750	101.426	101.326	101.226	4.990	103.957	103.857	103.757	4.990	102.942	102.842	102.742	4.990	102.980	102.780	102.780	3.750	101.252	101.152	101.052	3.750	101.487	101.287	101.287
4.875	101.957	101.857	101.757	5.000	104.057	103.957	103.857	5.000	103.142	103.042	102.942	5.000	103.080	102.880	102.880	3.875	101.637	101.537	101.437	3.875	101.654	101.454	101.454
4.990	102.358	102.258	102.158	5.125	104.291	104.191	104.091	5.125	103.460	103.360	103.260	5.125	103.398	103.198	103.198	3.990	101.937	101.837	101.737	3.990	101.817	101.617	101.617
5.000	102.458	102.358	102.258	5.250	104.575	104.475	104.375	5.250	103.558	103.458	103.358	5.250	103.492	103.292	103.292	4.000	102.037	101.937	101.837	4.000	101.917	101.717	101.717
5.125	102.825	102.725	102.625	5.375	104.665	104.565	104.465	5.375	103.727	103.627	103.527	5.375	103.675	103.475	103.475	4.125	102.375	102.275	102.175	4.125	102.255	102.055	102.055
5.250	103.912	103.812	103.712	5.500	104.772	104.672	104.572	5.500	104.086	103.986	103.886	5.500	104.030	103.830	103.830	4.250	103.807	103.707	103.607	4.250	103.687	103.487	103.487
5.375	103.764	103.664	103.564	5.625	105.139	105.039	104.939	5.625	104.312	104.212	104.112	5.625	104.156	103.956	103.956	4.375	103.192	103.092	102.992	4.375	102.991	102.791	102.791
5.500	103.385	103.285	103.185	5.750	105.216	105.116	105.016	5.750	104.884	104.784	104.684	5.750	104.665	104.465	104.465	4.500	103.568	103.468	103.368	4.500	103.397	103.197	103.197
5.625	103.719	103.619	103.519	5.875	105.538	105.438	105.338	5.875	105.184	105.084	104.984	5.875	104.965	104.765	104.765	4.625	103.914	103.814	103.714	4.625	103.743	103.543	103.543
5.750	103.180	103.080	102.980	5.990	105.634	105.534	105.434	5.990	105.350	105.250	105.150	5.990	105.131	104.931	104.931	4.750	103.722	103.622	103.522	4.750	103.243	103.043	103.043
5.875	103.628	103.528	103.428	6.000	105.734	105.634	105.534	6.000	105.450	105.350	105.250	6.000	105.231	105.031	105.031	4.875	103.950	103.850	103.750	4.875	103.469	103.269	103.269
5.990	103.978	103.878	103.778	6.125	105.926	105.826	105.726	6.125	105.712	105.612	105.512	6.125	105.493	105.293	105.293	4.990	103.997	103.897	103.797	4.990	103.515	103.315	103.315
6.000	104.078	103.978	103.878	6.250	105.905	105.786	105.705	6.250	105.653	105.534	105.453	6.250	105.435	105.235	105.235	5.000	104.097	103.997	103.897	5.000	103.615	103.415	103.415
6.125	104.310	104.210	104.110	6.375	106.118	105.999	105.918	6.375	105.941	105.822	105.741	6.375	105.722	105.522	105.522	5.125	104.228	104.128	104.028	5.125	103.744	103.544	103.544
6.250	102.174	102.055	101.974	6.500	106.216	106.097	106.016	6.500	106.093	105.974	105.893	6.500	105.875	105.675	105.675	5.250	103.987	103.887	103.787	5.250	103.193	102.993	102.993
6.375	102.627	102.508	102.427	6.625	106.291	106.172	106.091	6.625	106.211	106.092	106.011	6.625	105.992	105.792	105.792	5.375	104.179	104.079	103.979	5.375	103.383	103.183	103.183



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.: 6/7/2019
45 Day Lock Exp.: 6/24/2019
60 Day Lock Exp.: 7/8/2019

W. Rate Sheet Dated: 5/8/2019

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	100.764	100.664	100.564	4.000	100.514	100.414	100.314	4.000	100.514	100.414	100.314	4.000	99.951	99.851	99.751	4.000	99.701	99.601	99.501
4.125	101.332	101.232	101.132	4.125	101.082	100.982	100.882	4.125	101.082	100.982	100.882	4.125	100.519	100.419	100.319	4.125	100.269	100.169	100.069
4.250	101.896	101.796	101.696	4.250	101.646	101.546	101.446	4.250	101.646	101.546	101.446	4.250	100.837	100.737	100.637	4.250	100.587	100.487	100.387
4.375	102.378	102.278	102.178	4.375	102.128	102.028	101.928	4.375	102.128	102.028	101.928	4.375	101.319	101.219	101.119	4.375	101.069	100.969	100.869
4.500	102.831	102.731	102.631	4.500	102.331	102.231	102.131	4.500	102.331	102.231	102.131	4.500	101.772	101.672	101.572	4.500	101.272	101.172	101.072
4.625	103.136	103.036	102.936	4.625	102.636	102.536	102.436	4.625	102.636	102.536	102.436	4.625	102.077	101.977	101.877	4.625	101.577	101.477	101.377
4.750	103.126	103.026	102.926	4.750	102.626	102.526	102.426	4.750	102.626	102.526	102.426	4.750	102.035	101.935	101.835	4.750	101.535	101.435	101.335
4.875	103.754	103.654	103.554	4.875	103.254	103.154	103.054	4.875	103.254	103.154	103.054	4.875	102.663	102.563	102.463	4.875	102.163	102.063	101.963
4.990	103.828	103.728	103.628	4.990	103.328	103.228	103.128	4.990	103.328	103.228	103.128	4.990	102.737	102.637	102.537	4.990	102.237	102.137	102.037
5.000	103.928	103.828	103.728	5.000	103.428	103.328	103.228	5.000	103.428	103.328	103.228	5.000	102.837	102.737	102.637	5.000	102.337	102.237	102.137
5.125	103.741	103.641	103.541	5.125	103.241	103.141	103.041	5.125	103.241	103.141	103.041	5.125	102.147	102.047	101.947	5.125	101.647	101.547	101.447
5.250	104.191	104.091	103.991	5.250	103.691	103.591	103.491	5.250	103.691	103.591	103.491	5.250	102.597	102.497	102.397	5.250	102.097	101.997	101.897
5.375	104.730	104.630	104.530	5.375	104.230	104.130	104.030	5.375	104.230	104.130	104.030	5.375	103.136	103.036	102.936	5.375	103.136	103.036	102.936
5.500	104.981	104.881	104.781	5.500	104.481	104.381	104.281	5.500	104.481	104.381	104.281	5.500	103.387	103.287	103.187	5.500	103.387	103.287	103.187
5.625	104.989	104.889	104.789	5.625	104.489	104.389	104.289	5.625	104.989	104.889	104.789	5.625	102.658	102.558	102.458	5.625	102.658	102.558	102.458
5.750	105.452	105.352	105.252	5.750	105.452	105.352	105.252	5.750	105.452	105.352	105.252	5.750	103.121	103.021	102.921	5.750	103.121	103.021	102.921
5.875	105.731	105.631	105.531	5.875	105.731	105.631	105.531	5.875	105.731	105.631	105.531	5.875	103.400	103.300	103.200	5.875	103.400	103.300	103.200
5.990	105.817	105.717	105.617	5.990	105.817	105.717	105.617	5.990	105.817	105.717	105.617	5.990	103.486	103.386	103.286	5.990	103.486	103.386	103.286
6.000	105.917	105.817	105.717	6.000	105.917	105.817	105.717	6.000	105.917	105.817	105.717	6.000	103.586	103.486	103.386	6.000	103.586	103.486	103.386
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	99.701	99.601	99.501	4.000	101.098	100.998	100.898	4.000	101.473	101.373	101.273	4.000	101.473	101.373	101.273	3.375	100.297	100.197	100.097
4.125	100.269	100.169	100.069	4.125	101.823	101.723	101.623	4.125	102.198	102.098	101.998	4.125	102.198	102.098	101.998	3.500	100.191	100.091	99.991
4.250	100.587	100.487	100.387	4.250	102.084	101.984	101.884	4.250	102.459	102.359	102.259	4.250	102.459	102.359	102.259	3.625	100.763	100.663	100.563
4.375	101.069	100.969	100.869	4.375	102.492	102.392	102.292	4.375	102.867	102.767	102.667	4.375	102.867	102.767	102.667	3.750	101.331	101.231	101.131
4.500	101.272	101.172	101.072	4.500	102.814	102.714	102.614	4.500	103.189	103.089	102.989	4.500	103.189	103.089	102.989	3.875	101.845	101.745	101.645
4.625	101.577	101.477	101.377	4.625	103.297	103.197	103.097	4.625	103.672	103.572	103.472	4.625	103.672	103.572	103.472	3.990	102.187	102.087	101.987
4.750	101.535	101.435	101.335	4.750	103.566	103.466	103.366	4.750	103.941	103.841	103.741	4.750	103.941	103.841	103.741	4.000	102.287	102.187	102.087
4.875	102.163	102.063	101.963	4.875	103.927	103.827	103.727	4.875	104.302	104.202	104.102	4.875	104.302	104.202	104.102	4.125	102.405	102.305	102.205
4.990	102.237	102.137	102.037	4.990	104.097	103.997	103.897	4.990	104.222	104.122	104.022	4.990	104.222	104.122	104.022	4.250	102.759	102.659	102.559
5.000	102.337	102.237	102.137	5.000	104.197	104.097	103.997	5.000	104.322	104.222	104.122	5.000	104.322	104.222	104.122	4.375	103.141	103.041	102.941
5.125	101.647	101.547	101.447	5.125	104.145	104.045	103.945	5.125	104.270	104.170	104.070	5.125	104.270	104.170	104.070	4.500	102.691	102.591	102.491
5.250	102.097	101.997	101.897	5.250	104.463	104.363	104.263	5.250	104.588	104.488	104.388	5.250	104.588	104.488	104.388	4.625	103.114	103.014	102.914
5.375	103.136	103.036	102.936	5.375	104.864	104.764	104.664	5.375	104.864	104.764	104.664	5.375	104.864	104.764	104.664	4.750	103.554	103.454	103.354
5.500	103.387	103.287	103.187	5.500	105.094	104.994	104.894	5.500	105.094	104.994	104.894	5.500	105.094	104.994	104.894	4.875	103.925	103.825	103.725
5.625	102.658	102.558	102.458	5.625	104.872	104.772	104.672	5.625	104.872	104.772	104.672	5.625	104.872	104.772	104.672	4.990	103.449	103.349	103.249
5.750	103.121	103.021	102.921	5.750	105.181	105.081	104.981	5.750	105.181	105.081	104.981	5.750	105.181	105.081	104.981	5.000	103.549	103.449	103.349
5.875	103.400	103.300	103.200	5.875	105.586	105.486	105.386	5.875	105.586	105.486	105.386	5.875	105.586	105.486	105.386	5.125	103.856	103.756	103.656
5.990	103.486	103.386	103.286	5.990	105.664	105.564	105.464	5.990	105.664	105.564	105.464	5.990	105.664	105.564	105.464	5.250	104.041	103.941	103.841
6.000	103.586	103.486	103.386	6.000	105.764	105.664	105.564	6.000	105.764	105.664	105.564	6.000	105.764	105.664	105.564	5.375	104.318	104.218	104.118
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	100.797	100.697	100.597	3.375	100.797	100.697	100.597	3.375	99.890	99.790	99.690	3.375	100.390	100.290	100.190	3.375	100.390	100.290	100.190
3.500	100.691	100.591	100.491	3.500	100.691	100.591	100.491	3.500	99.629	99.529	99.429	3.500	100.129	100.029	99.929	3.500	100.129	100.029	99.929
3.625	101.263	101.163	101.063	3.625	101.263	101.163	101.063	3.625	100.201	100.101	100.001	3.625	100.701	100.601	100.501	3.625	100.701	100.601	100.501
3.750	101.831	101.731	101.631	3.750	101.831	101.731	101.631	3.750	100.769	100.669	100.569	3.750	101.269	101.169	101.069	3.750	101.269	101.169	101.069
3.875	102.095	101.995	101.895	3.875	102.095	101.995	101.895	3.875	101.283	101.183	101.083	3.875	101.533	101.433	101.333	3.875	101.533	101.433	101.333
3.990	102.437	102.337	102.237	3.990	102.437	102.337	102.237	3.990	101.625	101.525	101.425	3.990	101.875	101.775	101.675	3.990	101.875	101.775	101.675
4.000	102.537	102.437	102.337	4.000	102.537	102.437	102.337	4.000	101.725	101.625	101.525	4.000	101.975	101.875	101.775	4.000	101.975	101.875	101.775
4.125	102.655	102.555	102.455	4.125	102.655	102.555	102.455	4.125	101.349	101.249	101.149	4.125	101.599	101.499	101.399	4.125	101.599	101.499	101.399
4.250	103.009	102.909	102.809	4.250	103.009	102.909	102.809	4.250	101.703	101.603	101.503	4.250	101.953	101.853	101.753	4.250	101.953	101.853	101.753
4.375	103.016	102.916	102.816	4.375	103.016														



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.:

6/7/2019

45 Day Lock Exp.:

6/24/2019

60 Day Lock Exp.:

7/8/2019

W. Rate Sheet Dated: 5/8/2019

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	100.758	100.658	100.558	4.000	101.133	101.033	100.933	3.375	100.310	100.210	100.110	4.000	99.945	99.845	99.745	3.375	99.903	99.803	99.703
4.125	101.329	101.229	101.129	4.125	101.856	101.756	101.656	3.500	100.202	100.102	100.002	4.125	100.516	100.416	100.316	3.500	99.640	99.540	99.440
4.250	101.886	101.786	101.686	4.250	102.080	101.980	101.880	3.625	100.785	100.685	100.585	4.250	100.827	100.727	100.627	3.625	100.223	100.123	100.023
4.375	102.369	102.269	102.169	4.375	102.489	102.389	102.289	3.750	101.354	101.254	101.154	4.375	101.310	101.210	101.110	3.750	100.792	100.692	100.592
4.500	102.822	102.722	102.622	4.500	102.812	102.712	102.612	3.875	101.866	101.766	101.666	4.500	101.763	101.663	101.563	3.875	101.304	101.204	101.104
4.625	103.146	103.046	102.946	4.625	103.296	103.196	103.096	3.990	102.228	102.128	102.028	4.625	102.087	101.987	101.887	3.990	101.666	101.566	101.466
4.750	103.102	103.002	102.902	4.750	103.598	103.498	103.398	4.000	102.328	102.228	102.128	4.750	102.011	101.911	101.811	4.000	101.766	101.666	101.566
4.875	103.777	103.677	103.577	4.875	103.960	103.860	103.760	4.125	102.480	102.380	102.280	4.875	102.686	102.586	102.486	4.125	101.424	101.324	101.224
4.990	103.847	103.747	103.647	4.990	104.129	104.029	103.929	4.250	102.835	102.735	102.635	4.990	102.756	102.656	102.556	4.250	101.779	101.679	101.579
5.000	103.947	103.847	103.747	5.000	104.229	104.129	104.029	4.375	103.215	103.115	103.015	5.000	102.856	102.756	102.656	4.375	102.159	102.059	101.959
5.125	103.762	103.662	103.562	5.125	104.162	104.062	103.962	4.500	102.744	102.644	102.544	5.125	102.168	102.068	101.968	4.500	100.978	100.878	100.778
5.250	104.212	104.112	104.012	5.250	104.480	104.380	104.280	4.625	103.138	103.038	102.938	5.250	102.618	102.518	102.418	4.625	101.372	101.272	101.172
5.375	104.751	104.651	104.551	5.375	104.881	104.781	104.681	4.750	103.578	103.478	103.378	5.375	103.157	103.057	102.957	4.750	101.812	101.712	101.612
5.500	104.999	104.899	104.799	5.500	105.111	105.011	104.911	4.875	103.949	103.849	103.749	5.500	103.405	103.305	103.205	4.875	102.183	102.083	101.983
5.625	105.028	104.928	104.828	5.625	104.910	104.810	104.710	4.990	103.474	103.374	103.274	5.625	102.697	102.597	102.497	4.990	101.567	101.467	101.367
5.750	105.490	105.390	105.290	5.750	105.219	105.119	105.019	5.000	103.574	103.474	103.374	5.750	103.159	103.059	102.959	5.000	101.667	101.567	101.467
5.875	105.769	105.669	105.569	5.875	105.622	105.522	105.422	5.125	103.881	103.781	103.681	5.875	103.438	103.338	103.238	5.125	101.974	101.874	101.774
5.990	105.852	105.752	105.652	5.990	105.702	105.602	105.502	5.250	104.066	103.966	103.866	5.990	103.521	103.421	103.321	5.250	102.159	102.059	101.959
6.000	105.952	105.852	105.752	6.000	105.802	105.702	105.602	5.375	104.343	104.243	104.143	6.000	103.621	103.521	103.421	5.375	102.436	102.336	102.236

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%	97.01 - 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.:

6/7/2019

45 Day Lock Exp.:

6/24/2019

60 Day Lock Exp.:

7/8/2019

W. Rate Sheet Dated: 5/8/2019

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	98.069	97.944	97.819	
3.875	98.470	98.345	98.220	
4.000	98.884	98.759	98.634	
4.125	99.302	99.177	99.052	
4.250	99.757	99.632	99.507	
4.375	100.142	100.017	99.892	
4.500	100.506	100.381	100.256	
4.625	100.830	100.705	100.580	
4.750	101.152	101.027	100.902	
4.875	101.476	101.351	101.226	
5.000	101.778	101.653	101.528	
5.125	102.110	101.985	101.860	
5.250	102.436	102.311	102.186	

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	97.932	97.807	97.682	
3.375	98.482	98.357	98.232	
3.500	99.036	98.911	98.786	
3.625	99.408	99.283	99.158	
3.750	99.834	99.709	99.584	
3.875	100.278	100.153	100.028	
4.000	100.468	100.343	100.218	
4.125	100.711	100.586	100.461	
4.250	101.041	100.916	100.791	
4.375	101.353	101.228	101.103	
4.500	101.573	101.448	101.323	

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	98.563	98.438	98.313	
3.375	98.733	98.608	98.483	
3.500	99.137	99.012	98.887	
3.625	99.512	99.387	99.262	
3.750	99.903	99.778	99.653	
3.875	100.179	100.054	99.929	
4.000	100.577	100.452	100.327	
4.125	100.885	100.760	100.635	
4.250	101.200	101.075	100.950	
4.375	101.489	101.364	101.239	
4.500	101.722	101.597	101.472	
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)