



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.: 6/12/2019

45 Day Lock Exp.: 6/27/2019

60 Day Lock Exp.: 7/12/2019

W. Rate Sheet Dated: 5/13/2019

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	101.595	101.445	101.295	3.750	101.172	101.022	100.872	2.375	96.292	96.142	95.992	3.125	98.205	98.055	97.905
3.875	102.127	101.977	101.827	3.875	101.588	101.438	101.288	2.500	97.046	96.896	96.746	3.250	99.123	98.973	98.823
4.000	102.652	102.502	102.352	4.000	102.009	101.859	101.709	2.625	97.539	97.389	97.239	3.375	99.505	99.355	99.205
4.125	103.084	102.934	102.784	4.125	102.357	102.207	102.057	2.750	99.013	98.863	98.713	3.500	99.891	99.741	99.591
4.250	102.614	102.514	102.414	4.250	102.192	102.092	101.992	2.875	99.502	99.352	99.202	3.625	100.230	100.080	99.930
4.375	103.064	102.964	102.864	4.375	102.565	102.465	102.365	3.000	99.985	99.835	99.685	Margin = 2.250		Index = 2.400	
4.500	103.519	103.419	103.319	4.500	102.909	102.809	102.709	3.125	100.472	100.322	100.172				
4.625	103.900	103.800	103.700	4.625	103.417	103.317	103.217	3.250	100.579	100.429	100.279				
4.750	104.025	103.925	103.825	4.750	102.830	102.730	102.630	3.375	101.055	100.905	100.755				
4.875	103.619	103.519	103.419	4.875	103.203	103.103	103.003	3.500	101.524	101.374	101.224				
5.000	103.997	103.897	103.797	5.000	103.547	103.447	103.347	3.625	101.899	101.749	101.599				
5.125	104.538	104.438	104.338	5.125	104.055	103.955	103.855	3.750	101.664	101.567	101.071				
5.250	103.866	103.766	103.666	5.250	103.484	103.384	103.284	3.875	102.058	101.762	101.465				
5.375	104.273	104.173	104.073	5.375	103.857	103.757	103.657	4.000	102.457	102.160	101.863				
5.500	104.651	104.551	104.451	5.500	104.201	104.101	104.001	4.125	102.782	102.485	102.188				
5.625	105.192	105.092	104.992	5.625	104.709	104.609	104.509	4.250	102.067	101.917	101.767				
5.750	105.145	105.045	104.889	5.750	104.638	104.538	104.381	4.375	102.418	102.268	102.118				
5.875	105.552	105.452	105.296	5.875	105.011	104.911	104.755	4.500	102.740	102.590	102.440				
6.000	105.930	105.830	105.674	6.000	105.355	105.255	105.099	4.625	103.225	103.075	102.925				

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	100.445	100.295	100.145	3.750	100.172	100.022	99.872	2.375	95.292	95.142	94.992	3.125	97.205	97.055	96.905
3.875	100.977	100.827	100.677	3.875	100.588	100.438	100.288	2.500	96.046	95.896	95.746	3.250	98.123	97.973	97.823
4.000	101.502	101.352	101.202	4.000	101.009	100.859	100.709	2.625	96.539	96.389	96.239	3.375	98.505	98.355	98.205
4.125	101.934	101.784	101.634	4.125	101.357	101.207	101.057	2.750	98.013	97.863	97.713	3.500	98.891	98.741	98.591
4.250	101.464	101.364	101.264	4.250	101.192	101.092	100.992	2.875	98.502	98.352	98.202	3.625	99.230	99.080	98.930
4.375	101.914	101.814	101.714	4.375	101.565	101.465	101.365	3.000	98.985	98.835	98.685	Margin = 2.250		Index = 2.400	
4.500	102.369	102.269	102.169	4.500	101.909	101.809	101.709	3.125	99.472	99.322	99.172	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.750	102.650	102.550	4.625	102.417	102.317	102.217	3.250	99.579	99.429	99.279	Rate	30 Day	45 Day	60 Day
4.750	102.875	102.775	102.675	4.750	101.830	101.730	101.630	3.375	100.055	99.905	99.755	4.500	101.219	100.969	100.719
4.875	102.469	102.369	102.269	4.875	102.203	102.103	102.003	3.500	100.524	100.374	100.224	4.625	101.600	101.350	101.100
5.000	102.847	102.747	102.647	5.000	102.547	102.447	102.347	3.625	100.899	100.749	100.599	4.750	100.912	100.662	100.412
5.125	103.388	103.288	103.188	5.125	103.055	102.955	102.855	3.750	100.664	100.514	100.364	4.875	101.319	101.069	100.819
5.250	102.716	102.616	102.516	5.250	102.484	102.384	102.284	3.875	101.058	100.762	100.465	5.000	101.697	101.447	101.197
5.375	103.123	103.023	102.923	5.375	102.857	102.757	102.657	4.000	101.457	101.160	100.863	5.125	102.238	101.988	101.738
5.500	103.501	103.401	103.301	5.500	103.201	103.101	103.001	4.125	101.782	101.485	101.188	5.250	101.566	101.316	101.066
5.625	104.042	103.942	103.842	5.625	103.709	103.609	103.509	4.250	101.067	100.917	100.767	5.375	102.000	101.750	101.500
5.750	103.995	103.895	103.739	5.750	103.638	103.538	103.381	4.375	101.418	101.268	101.118	5.500	102.250	102.000	101.750
5.875	104.402	104.302	104.146	5.875	104.011	103.911	103.755	4.500	101.740	101.590	101.440	5.625	102.500	102.250	102.000
6.000	104.780	104.680	104.524	6.000	104.355	104.255	104.099	4.625	102.225	102.075	101.925	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	101.549	101.299	101.049
5.750	102.000	101.750	101.500	5.750	101.918	101.668	101.418
5.875	102.250	102.000	101.750	5.875	102.291	102.041	101.791
6.250	102.750	102.500	102.250	6.250	102.823	102.573	102.323
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	98.469	98.219	97.969	
4.625	98.850	98.600	98.350	
4.750	98.162	97.912	97.662	
4.875	98.569	98.319	98.069	
5.000	98.947	98.697	98.447	
5.125	99.488	99.238	98.988	
5.250	98.816	98.566	98.316	
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.:

6/12/2019

45 Day Lock Exp.:

6/27/2019

60 Day Lock Exp.:

7/12/2019

W. Rate Sheet Dated: 5/13/2019

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	100.282	100.132	99.982	3.750	99.859	99.709	99.559	2.375	92.792	92.642	92.492	3.125	96.52	96.368	96.218
3.875	100.815	100.665	100.515	3.875	100.276	100.126	99.976	2.500	93.546	93.396	93.246	3.250	97.56	97.410	97.260
4.000	101.340	101.190	101.040	4.000	100.697	100.547	100.397	2.625	94.039	93.889	93.739	3.375	97.94	97.793	97.643
4.125	101.771	101.621	101.471	4.125	101.044	100.894	100.744	2.750	97.325	97.175	97.025	3.500	98.33	98.179	98.029
4.250	101.676	101.576	101.476	4.250	101.254	101.154	101.054	2.875	97.814	97.664	97.514	3.625	98.67	98.517	98.367
4.375	102.127	102.027	101.927	4.375	101.628	101.528	101.428	3.000	98.298	98.148	97.998	Margin = 2.250		Index = 2.400	
4.500	102.582	102.482	102.382	4.500	101.972	101.872	101.772	3.125	98.784	98.634	98.484				
4.625	102.963	102.863	102.763	4.625	102.479	102.379	102.279	3.250	99.016	98.866	98.716				
4.750	103.025	102.925	102.825	4.750	101.830	101.730	101.630	3.375	99.492	99.342	99.192				
4.875	102.619	102.519	102.419	4.875	102.203	102.103	102.003	3.500	99.961	99.811	99.661				
5.000	102.997	102.897	102.797	5.000	102.547	102.447	102.347	3.625	100.337	100.187	100.037				
5.125	103.538	103.438	103.338	5.125	103.055	102.955	102.855	3.750	100.352	100.055	99.758				
5.250	102.585	102.485	102.385	5.250	102.202	102.102	102.002	3.875	100.746	100.449	100.152				
5.375	102.992	102.892	102.792	5.375	102.576	102.476	102.376	4.000	101.145	100.848	100.551				
5.500	103.370	103.270	103.170	5.500	102.920	102.820	102.720	4.125	101.469	101.172	100.876				
5.625	103.911	103.811	103.711	5.625	103.428	103.328	103.228	4.250	101.130	100.980	100.830				
5.750	103.270	103.170	103.070	5.750	102.763	102.663	102.563	4.375	101.481	101.331	101.181				
5.875	103.677	103.577	103.477	5.875	103.136	103.036	102.936	4.500	101.802	101.652	101.502				
6.000	104.055	103.955	103.855	6.000	103.480	103.380	103.280	4.625	102.287	102.137	101.987				

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	99.132	98.982	98.832	3.750	98.859	98.709	98.559	2.375	93.542	93.392	93.242	3.125	95.518	95.368	95.218
3.875	99.665	99.515	99.365	3.875	99.276	99.126	98.976	2.500	94.296	94.146	93.996	3.250	96.560	96.410	96.260
4.000	100.190	100.040	99.890	4.000	99.697	99.547	99.397	2.625	94.789	94.639	94.489	3.375	96.943	96.793	96.643
4.125	100.621	100.471	100.321	4.125	100.044	99.894	99.744	2.750	97.106	96.956	96.806	3.500	97.329	97.179	97.029
4.250	100.526	100.426	100.326	4.250	100.254	100.154	100.054	2.875	97.596	97.446	97.296	3.625	97.667	97.517	97.367
4.375	100.977	100.877	100.777	4.375	100.628	100.528	100.428	3.000	98.079	97.929	97.779	Margin = 2.250		Index = 2.400	
4.500	101.432	101.332	101.232	4.500	100.972	100.872	100.772	3.125	98.566	98.416	98.266	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.813	101.713	101.613	4.625	101.479	101.379	101.279	3.250	98.485	98.335	98.185	Rate	30 Day	45 Day	60 Day
4.750	101.875	101.775	101.675	4.750	100.830	100.730	100.630	3.375	98.961	98.811	98.661	4.500	100.282	100.032	99.782
4.875	101.469	101.369	101.269	4.875	101.203	101.103	101.003	3.500	99.430	99.280	99.130	4.625	100.663	100.413	100.163
5.000	101.847	101.747	101.647	5.000	101.547	101.447	101.347	3.625	99.805	99.655	99.505	4.750	99.912	99.662	99.412
5.125	102.388	102.288	102.188	5.125	102.055	101.955	101.855	3.750	99.414	99.117	98.821	4.875	100.319	100.069	99.819
5.250	101.435	101.335	101.235	5.250	101.202	101.102	101.002	3.875	99.808	99.512	99.215	5.000	100.697	100.447	100.197
5.375	101.842	101.742	101.642	5.375	101.576	101.476	101.376	4.000	100.207	99.910	99.613	5.125	101.238	100.988	100.738
5.500	102.220	102.120	102.020	5.500	101.920	101.820	101.720	4.125	100.532	100.235	99.938	5.250	100.285	100.035	99.785
5.625	102.761	102.661	102.561	5.625	102.428	102.328	102.228	4.250	99.505	99.355	99.205	5.375	100.719	100.469	100.219
5.750	102.120	102.020	101.864	5.750	101.763	101.663	101.506	4.375	99.856	99.706	99.556	5.500	100.969	100.719	100.469
5.875	102.527	102.427	102.271	5.875	102.136	102.036	101.880	4.500	100.177	100.027	99.877	5.625	101.219	100.969	100.719
6.000	102.905	102.805	102.649	6.000	102.480	102.380	102.224	4.625	100.662	100.512	100.362	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:	5/13/2019 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	98.719	98.469	98.219	5.250	100.268	100.018	99.768
5.750	100.125	99.875	99.625	5.750	100.043	99.793	99.543
5.875	100.375	100.125	99.875	5.875	100.416	100.166	99.916
6.250	99.250	99.000	98.750	6.250	99.323	99.073	98.823
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	97.532	97.282	97.032	
4.625	97.913	97.663	97.413	
4.750	97.162	96.912	96.662	
4.875	97.569	97.319	97.069	
5.000	97.947	97.697	97.447	
5.125	98.488	98.238	97.988	
5.250	97.535	97.285	97.035	
5.375	97.969	97.719	97.469	
5.500	98.219	97.969	97.719	
5.625	98.469	98.219	97.969	
5.750	98.125	97.875	97.625	

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)	



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.: 6/12/2019
45 Day Lock Exp.: 6/27/2019
60 Day Lock Exp.: 7/12/2019

W. Rate Sheet Dated: 5/13/2019

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	102.105	102.005	101.905	4.375	101.185	101.085	100.985	4.375	100.998	100.898	100.798	4.375	101.262	101.162	101.062	4.375	100.342	100.242	100.142
4.500	102.596	102.496	102.396	4.500	101.726	101.626	101.526	4.500	101.538	101.438	101.338	4.500	101.773	101.673	101.573	4.500	100.903	100.803	100.703
4.625	102.924	102.824	102.724	4.625	102.122	102.022	101.922	4.625	101.935	101.835	101.735	4.625	102.002	101.902	101.802	4.625	101.200	101.100	101.000
4.750	103.171	103.071	102.971	4.750	102.642	102.542	102.442	4.750	102.638	102.538	102.438	4.750	101.970	101.870	101.770	4.750	101.441	101.341	101.241
4.875	103.555	103.455	103.355	4.875	103.078	102.978	102.878	4.875	103.078	102.978	102.878	4.875	102.451	102.351	102.251	4.875	101.974	101.874	101.774
4.990	103.855	103.755	103.655	4.990	103.420	103.320	103.220	4.990	103.420	103.320	103.220	4.990	102.809	102.709	102.609	4.990	102.374	102.274	102.174
5.000	103.955	103.855	103.755	5.000	103.520	103.420	103.320	5.000	103.520	103.420	103.320	5.000	102.909	102.809	102.709	5.000	102.474	102.374	102.274
5.125	103.970	103.870	103.770	5.125	103.821	103.721	103.621	5.125	103.821	103.721	103.621	5.125	102.801	102.701	102.601	5.125	102.652	102.552	102.452
5.250	104.287	104.187	104.087	5.250	104.320	104.220	104.120	5.250	104.410	104.310	104.210	5.250	102.572	102.472	102.372	5.250	102.572	102.472	102.372
5.375	104.575	104.475	104.375	5.375	104.649	104.549	104.449	5.375	104.742	104.642	104.542	5.375	103.027	102.927	102.827	5.375	103.027	102.927	102.827
5.500	104.821	104.721	104.621	5.500	104.921	104.821	104.721	5.500	105.015	104.915	104.815	5.500	103.448	103.348	103.248	5.500	103.448	103.348	103.248
5.625	105.034	104.934	104.834	5.625	105.156	105.056	104.956	5.625	105.250	105.150	105.050	5.625	103.686	103.586	103.486	5.625	103.686	103.586	103.486
5.750	105.539	105.439	105.339	5.750	105.957	105.857	105.757	5.750	106.016	105.916	105.816	5.750	103.026	102.926	102.826	5.750	103.026	102.926	102.826
5.875	105.719	105.619	105.519	5.875	106.300	106.200	106.100	5.875	106.363	106.263	106.163	5.875	103.481	103.381	103.281	5.875	103.481	103.381	103.281
5.990	105.829	105.729	105.629	5.990	106.485	106.385	106.285	5.990	106.547	106.447	106.347	5.990	103.840	103.740	103.640	5.990	103.840	103.740	103.640
6.000	105.929	105.829	105.729	6.000	106.585	106.485	106.385	6.000	106.647	106.547	106.447	6.000	103.940	103.840	103.740	6.000	103.940	103.840	103.740
6.125	106.058	105.958	105.858	6.125	106.854	106.754	106.654	6.125	106.917	106.817	106.717	6.125	104.176	104.076	103.976	6.125	104.176	104.076	103.976
6.250	106.271	106.153	106.071	6.250	106.905	106.787	106.705	6.250	106.932	106.814	106.732	6.250	101.978	101.860	101.778	6.250	101.978	101.860	101.778
6.375	106.469	106.350	106.269	6.375	107.245	107.126	107.045	6.375	107.276	107.157	107.076	6.375	102.437	102.318	102.237	6.375	102.437	102.318	102.237

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	100.155	100.055	99.955	4.625	103.055	102.955	102.855	4.625	102.401	102.301	102.201	4.625	102.339	102.139	102.139	3.375	100.064	99.964	99.864
4.500	100.715	100.615	100.515	4.750	103.488	103.388	103.288	4.750	102.349	102.249	102.149	4.750	102.287	102.087	102.087	3.500	100.549	100.449	100.349
4.625	101.013	100.913	100.813	4.875	103.845	103.745	103.645	4.875	102.754	102.654	102.554	4.875	102.692	102.492	102.492	3.625	101.107	101.007	100.907
4.750	101.437	101.337	101.237	4.990	104.000	103.900	103.800	4.990	103.106	103.006	102.906	4.990	103.044	102.844	102.844	3.750	101.253	101.153	101.053
4.875	101.974	101.874	101.774	5.000	104.100	104.000	103.900	5.000	103.206	103.106	103.006	5.000	103.144	102.944	102.944	3.875	101.602	101.502	101.402
4.990	102.374	102.274	102.174	5.125	104.336	104.236	104.136	5.125	103.527	103.427	103.327	5.125	103.464	103.264	103.264	3.990	101.928	101.828	101.728
5.000	102.474	102.374	102.274	5.250	104.629	104.529	104.429	5.250	103.634	103.534	103.434	5.250	103.477	103.277	103.277	4.000	102.028	101.928	101.828
5.125	102.652	102.552	102.452	5.375	104.821	104.721	104.621	5.375	103.904	103.804	103.704	5.375	103.748	103.548	103.548	4.125	102.651	102.551	102.451
5.250	102.572	102.472	102.372	5.500	105.027	104.927	104.827	5.500	104.165	104.065	103.965	5.500	104.008	103.808	103.808	4.250	102.811	102.711	102.611
5.375	103.027	102.927	102.827	5.625	105.197	105.097	104.997	5.625	104.396	104.296	104.196	5.625	104.240	104.040	104.040	4.375	103.200	103.100	103.000
5.500	103.448	103.348	103.248	5.750	105.444	105.344	105.244	5.750	104.636	104.536	104.436	5.750	104.617	104.417	104.417	4.500	103.585	103.485	103.385
5.625	103.686	103.586	103.486	5.875	105.669	105.569	105.469	5.875	105.340	105.240	105.140	5.875	105.121	104.921	104.921	4.625	103.903	103.803	103.703
5.750	103.026	102.926	102.826	5.990	105.770	105.670	105.570	5.990	105.513	105.413	105.313	5.990	105.294	105.094	105.094	4.750	103.632	103.532	103.432
5.875	103.481	103.381	103.281	6.000	105.870	105.770	105.670	6.000	105.613	105.513	105.413	6.000	105.394	105.194	105.194	4.875	103.861	103.761	103.661
5.990	103.840	103.740	103.640	6.125	106.065	105.965	105.865	6.125	105.880	105.780	105.680	6.125	105.661	105.461	105.461	4.990	103.910	103.810	103.710
6.000	103.940	103.840	103.740	6.250	106.022	105.904	105.822	6.250	105.771	105.653	105.571	6.250	105.552	105.352	105.352	5.000	104.010	103.910	103.810
6.125	104.176	104.076	103.976	6.375	106.238	106.119	106.038	6.375	106.064	105.945	105.864	6.375	105.845	105.645	105.645	5.125	104.142	104.042	103.942
6.250	101.978	101.860	101.778	6.500	106.339	106.220	106.139	6.500	106.219	106.100	106.019	6.500	106.000	105.800	105.800	5.250	103.913	103.813	103.713
6.375	102.437	102.318	102.237	6.625	106.417	106.298	106.217	6.625	106.340	106.221	106.140	6.625	106.121	105.921	105.921	5.375	104.107	104.007	103.907

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	100.155	100.055	99.955	4.625	103.055	102.955	102.855	4.625	102.401	102.301	102.201	4.625	102.339	102.139	102.139	3.375	100.064	99.964	99.864	3.375	100.008	99.808	99.808
4.500	100.715	100.615	100.515	4.750	103.488	103.388	103.288	4.750	102.349	102.249	102.149	4.750	102.287	102.087	102.087	3.500	100.549	100.449	100.349	3.500	100.480	100.280	100.280
4.625	101.013	100.913	100.813	4.875	103.845	103.745	103.645	4.875	102.754	102.654	102.554	4.875	102.692	102.492	102.492	3.625	101.107	101.007	100.907	3.625	100.997	100.797	100.797
4.750	101.437	101.337	101.237	4.990	104.000	103.900	103.800	4.990	103.106	103.006	102.906	4.990	103.044	102.844	102.844	3.750	101.253	101.153	101.053	3.750	101.482	101.282	101.282
4.875	101.974	101.874	101.774	5.000	104.100	104.000	103.900	5.000	103.206	103.106	103.006	5.000	103.144	102.944	102.944	3.875	101.602	101.502	101.402	3.875	101.649	101.449	101.449
4.990	102.374	102.274	102.174	5.125	104.336	104.236	104.136	5.125	103.527	103.427	103.327	5.125	103.464	103.264	103.264	3.990	101.928	101.828	101.728	3.990	101.818	101.618	101.618
5.000	102.474	102.374	102.274	5.250	104.629	104.529	104.429	5.250	103.634	103.534	103.434	5.250	103.477	103.277	103.277	4.000	102.028	101.928	101.828	4.000	101.918	101.718	101.718
5.125	102.652	102.552	102.452	5.375	104.823	104.723	104.623	5.375	103.904	103.804	103.704	5.375	103.748	103.548	103.548	4.250	102.651	102.551	102.451	4.250	102.532	102.332	102.332
5.250	102.830	102.730	102.630	5.500	105.027	104.927	104.827	5.500	104.105	104.005	103.905	5.500	104.048	103.848	103.848	4.500	103.279	103.179	103.079	4.500	103.160	102.960	102.960
5.375	103.027	102.927	102.827	5.625	105.197	105.097	104.997	5.625	104.396	104.296	104.196	5.625	104.340	104.040	104.040	4.750	103.200	103.100	103.000	4.750	103.005	102.805	102.805
5.500	103.448	103.348	103.248	5.750	105.444	105.344	105.244	5.750	105.036	104.936	104.836	5.750	104.817	104.617	104.617	4.500	103.585	103.485	103.385	4.500	103.411	103.211	103.211
5.625	103.686	103.586	103.486	5.875	105.669	105.569	105.469	5.875	105.340	105.240	105.140	5.875	105.121	104.921	104.921	4.625	103.903	103.803	103.703	4.625	103.759	103.559	103.559
5.750	103.026	102.926	102.826	5.990	105.770	105.670	105.570	5.990	105.513	105.413	105.313	5.990	105.294	105.094	105.094	4.750	103.632	103.532	103.432	4.750	103.134	102.934	102.934
5.875	103.481	103.381	103.281	6.000	105.870	105.770	105.670	6.000	105.613	105.513	105.413	6.000	105.394	105.194	105.194	4.875	103.861	103.761	103.661	4.875	103.360	103.160	103.160
5.990	103.840	103.740	103.640	6.125	106.065	105.965	105.865	6.125	105.880	105.780	105.680	6.125	105.661	105.461	105.461	4.990	103.910	103.810	103.710	4.990	103.407	103.207	103.207
6.000	103.940	103.840	103.740	6.250	106.022	105.904	105.822	6.250	105.771	105.653	105.571	6.250	105.552	105.352	105.352	5.000	104.010	103.910	103.810	5.000	103.507	103.307	103.307
6.125	104.176	104.076	103.976	6.375	106.238	106.119	106.038	6.375	106.064	105.945	105.864	6.375	105.845	105.645	105.645	5.125	104.142	104.042	103.942	5.125	103.638	103.438	103.438
6.250	101.978	101.860	101.778	6.500	106.339	106.220	106.139	6.500	106.219	106.100	106.019	6.500	106.000	105.800	105.800	5.250	104.913	104.813	104.713	5.250	103.998	103.898	103.898
6.375	102.437	102.318	102.237	6.625	106.417	106.298	106.217	6.625	106.340	106.221	106.140	6.625	106.121	105.921	105.921	5.375	104.107	104.007	103.907	5.375	104.091	103.991	103.991



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.: 6/12/2019
45 Day Lock Exp.: 6/27/2019
60 Day Lock Exp.: 7/12/2019

W. Rate Sheet Dated: 5/13/2019

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	100.701	100.131	100.131	4.000	100.451	99.881	99.881	4.000	100.451	99.881	99.881	4.000	99.513	98.943	98.943	4.000	99.263	98.693	98.693
4.125	101.291	100.121	100.121	4.125	101.041	99.871	99.871	4.125	101.041	99.871	99.871	4.125	100.103	98.933	98.933	4.125	99.853	98.683	98.683
4.250	101.840	100.101	100.101	4.250	101.590	99.851	99.851	4.250	101.590	99.851	99.851	4.250	101.018	99.279	99.279	4.250	100.768	99.029	99.029
4.375	102.341	100.081	100.081	4.375	102.091	99.831	99.831	4.375	102.091	99.831	99.831	4.375	101.519	99.259	99.259	4.375	101.269	99.009	99.009
4.500	102.810	100.061	100.061	4.500	102.310	99.561	99.561	4.500	102.310	99.561	99.561	4.500	101.988	99.239	99.239	4.500	101.488	98.739	98.739
4.625	103.125	100.021	100.021	4.625	102.625	99.521	99.521	4.625	102.625	99.521	99.521	4.625	102.303	99.199	99.199	4.625	101.803	98.699	98.699
4.750	103.108	99.981	99.981	4.750	102.608	99.481	99.481	4.750	102.608	99.481	99.481	4.750	102.039	98.912	98.912	4.750	101.539	98.412	98.412
4.875	103.762	99.941	99.941	4.875	103.262	99.441	99.441	4.875	103.262	99.441	99.441	4.875	102.693	98.872	98.872	4.875	102.193	98.372	98.372
4.990	103.700	99.801	99.801	4.990	103.200	99.301	99.301	4.990	103.200	99.301	99.301	4.990	102.631	98.732	98.732	4.990	102.131	98.232	98.232
5.000	103.800	99.901	99.901	5.000	103.300	99.401	99.401	5.000	103.300	99.401	99.401	5.000	102.731	98.832	98.832	5.000	102.231	98.332	98.332
5.125	103.852	99.851	99.851	5.125	103.352	99.351	99.351	5.125	103.352	99.351	99.351	5.125	102.223	98.822	98.822	5.125	101.723	97.722	97.722
5.250	104.230	99.831	99.831	5.250	103.730	99.331	99.331	5.250	103.730	99.331	99.331	5.250	102.601	98.202	98.202	5.250	102.101	97.702	97.702
5.375	104.642	99.811	99.811	5.375	104.642	99.811	99.811	5.375	104.642	99.811	99.811	5.375	103.013	98.182	98.182	5.375	103.013	98.182	98.182
5.500	104.903	99.791	99.791	5.500	104.903	99.791	99.791	5.500	104.903	99.791	99.791	5.500	103.274	98.162	98.162	5.500	103.274	98.162	98.162
5.625	105.151	99.771	99.771	5.625	105.151	99.771	99.771	5.625	105.151	99.771	99.771	5.625	102.885	97.505	97.505	5.625	102.885	97.505	97.505
5.750	105.551	99.751	99.751	5.750	105.551	99.751	99.751	5.750	105.551	99.751	99.751	5.750	103.285	97.485	97.485	5.750	103.285	97.485	97.485
5.875	105.815	99.731	99.731	5.875	105.815	99.731	99.731	5.875	105.815	99.731	99.731	5.875	103.549	97.465	97.465	5.875	103.549	97.465	97.465
5.990	105.768	99.611	99.611	5.990	105.768	99.611	99.611	5.990	105.768	99.611	99.611	5.990	103.502	97.345	97.345	5.990	103.502	97.345	97.345
6.000	105.868	99.711	99.711	6.000	105.868	99.711	99.711	6.000	105.868	99.711	99.711	6.000	103.602	97.445	97.445	6.000	103.602	97.445	97.445
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	99.263	98.693	98.693	4.000	101.040	99.760	99.760	4.000	101.415	100.135	100.135	4.000	101.415	100.135	100.135	3.375	100.188	99.903	99.903
4.125	99.853	98.683	98.683	4.125	101.752	99.740	99.740	4.125	102.127	100.115	100.115	4.125	102.127	100.115	100.115	3.500	100.214	99.893	99.893
4.250	100.768	99.029	99.029	4.250	102.046	99.720	99.720	4.250	102.421	100.095	100.095	4.250	102.421	100.095	100.095	3.625	100.792	99.883	99.883
4.375	101.269	99.009	99.009	4.375	102.445	99.680	99.680	4.375	102.820	100.055	100.055	4.375	102.820	100.055	100.055	3.750	101.358	99.863	99.863
4.500	101.488	98.739	98.739	4.500	102.764	99.640	99.640	4.500	103.139	100.015	100.015	4.500	103.139	100.015	100.015	3.875	101.873	99.843	99.843
4.625	101.803	98.699	98.699	4.625	103.266	99.600	99.600	4.625	103.641	99.975	99.975	4.625	103.641	99.975	99.975	3.990	102.233	99.723	99.723
4.750	101.539	98.412	98.412	4.750	103.571	99.560	99.560	4.750	103.946	99.935	99.935	4.750	103.946	99.935	99.935	4.000	102.333	99.823	99.823
4.875	102.193	98.372	98.372	4.875	103.935	99.510	99.510	4.875	104.310	99.885	99.885	4.875	104.310	99.885	99.885	4.125	102.525	99.783	99.783
4.990	102.131	98.232	98.232	4.990	104.107	99.390	99.390	4.990	104.232	99.515	99.515	4.990	104.232	99.515	99.515	4.250	102.879	99.743	99.743
5.000	102.231	98.332	98.332	5.000	104.207	99.490	99.490	5.000	104.332	99.615	99.615	5.000	104.332	99.615	99.615	4.375	103.259	99.703	99.703
5.125	101.723	97.722	97.722	5.125	104.328	99.470	99.470	5.125	104.453	99.595	99.595	5.125	104.453	99.595	99.595	4.500	102.604	99.663	99.663
5.250	102.101	97.702	97.702	5.250	104.648	99.450	99.450	5.250	104.773	99.575	99.575	5.250	104.773	99.575	99.575	4.625	102.997	99.613	99.613
5.375	103.013	98.182	98.182	5.375	105.035	99.430	99.430	5.375	105.035	99.430	99.430	5.375	105.035	99.430	99.430	4.750	103.439	99.593	99.593
5.500	103.274	98.162	98.162	5.500	105.260	99.410	99.410	5.500	105.260	99.410	99.410	5.500	105.260	99.410	99.410	4.875	103.796	99.573	99.573
5.625	102.885	97.505	97.505	5.625	105.042	99.390	99.390	5.625	105.042	99.390	99.390	5.625	105.042	99.390	99.390	4.990	103.315	99.453	99.453
5.750	103.285	97.485	97.485	5.750	105.347	99.370	99.370	5.750	105.347	99.370	99.370	5.750	105.347	99.370	99.370	5.000	103.415	99.553	99.553
5.875	103.549	97.465	97.465	5.875	105.746	99.350	99.350	5.875	105.746	99.350	99.350	5.875	105.746	99.350	99.350	5.125	103.718	99.533	99.533
5.990	103.502	97.345	97.345	5.990	105.827	99.230	99.230	5.990	105.827	99.230	99.230	5.990	105.827	99.230	99.230	5.250	103.898	99.513	99.513
6.000	103.602	97.445	97.445	6.000	105.927	99.330	99.330	6.000	105.927	99.330	99.330	6.000	105.927	99.330	99.330	5.375	104.169	99.493	99.493
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	100.688	100.403	100.403	3.375	100.688	100.403	100.403	3.375	99.781	99.496	99.496	3.375	100.281	99.996	99.996	3.375	100.281	99.996	99.996
3.500	100.714	100.393	100.393	3.500	100.714	100.393	100.393	3.500	99.653	99.332	99.332	3.500	100.153	99.832	99.832	3.500	100.153	99.832	99.832
3.625	101.292	100.383	100.383	3.625	101.292	100.383	100.383	3.625	100.231	99.322	99.322	3.625	100.731	99.822	99.822	3.625	100.731	99.822	99.822
3.750	101.858	100.363	100.363	3.750	101.858	100.363	100.363	3.750	100.797	99.302	99.302	3.750	101.297	99.802	99.802	3.750	101.297	99.802	99.802
3.875	102.123	100.093	100.093	3.875	102.123	100.093	100.093	3.875	101.312	99.282	99.282	3.875	101.562	99.532	99.532	3.875	101.562	99.532	99.532
3.990	102.483	99.973	99.973	3.990	102.483	99.973	99.973	3.990	101.672	99.162	99.162	3.990	101.922	99.412	99.412	3.990	101.922	99.412	99.412
4.000	102.583	100.073	100.073	4.000	102.583	100.073	100.073	4.000	101.772	99.262	99.262	4.000	102.022	99.512	99.512	4.000	102.022	99.512	99.512
4.125	102.775	100.033	100.033	4.125	102.775	100.033	100.033	4.125	101.467	98.725	98.725	4.125	101.717	98.975	98.975	4.125	101.717	98.975	98.975
4.250	103.129	99.993	99.993	4.250	103.129	99.993	99.993	4.250	101.821	98.685	98.685	4.250	102.071	98.935	98.935	4.250	102.071	98.935	98.935
4.375	103.134	99.578	99.578	4.375	103.134	99.578	99.578	4.375	102.201	98.645	98.645	4.375	102.076	98.520	98.520	4.375	102.076	98.520	98.520
4.500	102.479	99.538	99.538	4.500	102.479	99.538	99.538	4.500	100.838	97.897	97.897	4.500	100.713	97.772	97.772	4.500	100.713	97.772	97.772
4.625	102.872	99.488	99																



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.:

6/12/2019

45 Day Lock Exp.:

6/27/2019

60 Day Lock Exp.:

7/12/2019

W. Rate Sheet Dated: 5/13/2019

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	100.676	100.576	100.476	4.000	101.096	100.996	100.896	3.375	100.226	100.126	100.026	4.000	99.488	99.388	99.288	3.375	99.819	99.719	99.619
4.125	101.227	101.127	101.027	4.125	101.815	101.715	101.615	3.500	100.213	100.113	100.013	4.125	100.039	99.939	99.839	3.500	99.652	99.552	99.452
4.250	101.805	101.705	101.605	4.250	102.038	101.938	101.838	3.625	100.793	100.693	100.593	4.250	100.983	100.883	100.783	3.625	100.232	100.132	100.032
4.375	102.277	102.177	102.077	4.375	102.441	102.341	102.241	3.750	101.365	101.265	101.165	4.375	101.455	101.355	101.255	3.750	100.804	100.704	100.604
4.500	102.735	102.635	102.535	4.500	102.764	102.664	102.564	3.875	101.883	101.783	101.683	4.500	101.913	101.813	101.713	3.875	101.322	101.222	101.122
4.625	103.027	102.927	102.827	4.625	103.272	103.172	103.072	3.990	102.243	102.143	102.043	4.625	102.205	102.105	102.005	3.990	101.682	101.582	101.482
4.750	103.074	102.974	102.874	4.750	103.556	103.456	103.356	4.000	102.343	102.243	102.143	4.750	102.005	101.905	101.805	4.000	101.782	101.682	101.582
4.875	103.704	103.604	103.504	4.875	103.922	103.822	103.722	4.125	102.496	102.396	102.296	4.875	102.635	102.535	102.435	4.125	101.438	101.338	101.238
4.990	103.784	103.684	103.584	4.990	104.099	103.999	103.899	4.250	102.852	102.752	102.652	4.990	102.715	102.615	102.515	4.250	101.794	101.694	101.594
5.000	103.884	103.784	103.684	5.000	104.199	104.099	103.999	4.375	103.234	103.134	103.034	5.000	102.815	102.715	102.615	4.375	102.176	102.076	101.976
5.125	103.815	103.715	103.615	5.125	104.312	104.212	104.112	4.500	102.602	102.502	102.402	5.125	102.186	102.086	101.986	4.500	100.836	100.736	100.636
5.250	104.266	104.166	104.066	5.250	104.635	104.535	104.435	4.625	102.998	102.898	102.798	5.250	102.637	102.537	102.437	4.625	101.232	101.132	101.032
5.375	104.788	104.688	104.588	5.375	105.026	104.926	104.826	4.750	103.443	103.343	103.243	5.375	103.159	103.059	102.959	4.750	101.677	101.577	101.477
5.500	105.035	104.935	104.835	5.500	105.250	105.150	105.050	4.875	103.799	103.699	103.599	5.500	103.406	103.306	103.206	4.875	102.033	101.933	101.833
5.625	105.097	104.997	104.897	5.625	105.010	104.910	104.810	4.990	103.314	103.214	103.114	5.625	102.831	102.731	102.631	4.990	101.407	101.307	101.207
5.750	105.551	105.451	105.351	5.750	105.316	105.216	105.116	5.000	103.414	103.314	103.214	5.750	103.285	103.185	103.085	5.000	101.507	101.407	101.307
5.875	105.828	105.728	105.628	5.875	105.717	105.617	105.517	5.125	103.718	103.618	103.518	5.875	103.562	103.462	103.362	5.125	101.811	101.711	101.611
5.990	105.911	105.811	105.711	5.990	105.795	105.695	105.595	5.250	103.901	103.801	103.701	5.990	103.645	103.545	103.445	5.250	101.994	101.894	101.794
6.000	106.011	105.911	105.811	6.000	105.895	105.795	105.695	5.375	104.175	104.075	103.975	6.000	103.745	103.645	103.545	5.375	102.268	102.168	102.068

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.:

6/12/2019

45 Day Lock Exp.:

6/27/2019

60 Day Lock Exp.:

7/12/2019

W. Rate Sheet Dated: 5/13/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.750	98.079	97.954	97.829	
3.875	98.491	98.366	98.241	
4.000	98.916	98.791	98.666	
4.125	99.340	99.215	99.090	
4.250	99.795	99.670	99.545	
4.375	100.184	100.059	99.934	
4.500	100.550	100.425	100.300	
4.625	100.876	100.751	100.626	
4.750	101.200	101.075	100.950	
4.875	101.524	101.399	101.274	
5.000	101.826	101.701	101.576	
5.125	102.159	102.034	101.909	
5.250	102.485	102.360	102.235	

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	98.206	98.081	97.956	
3.375	98.750	98.625	98.500	
3.500	99.298	99.173	99.048	
3.625	99.664	99.539	99.414	
3.750	100.084	99.959	99.834	
3.875	100.520	100.395	100.270	
4.000	100.703	100.578	100.453	
4.125	100.941	100.816	100.691	
4.250	101.265	101.140	101.015	
4.375	101.572	101.447	101.322	
4.500	101.786	101.661	101.536	

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	98.810	98.685	98.560	
3.375	98.973	98.848	98.723	
3.500	99.374	99.249	99.124	
3.625	99.743	99.618	99.493	
3.750	100.135	100.010	99.885	
3.875	100.406	100.281	100.156	
4.000	100.801	100.676	100.551	
4.125	101.107	100.982	100.857	
4.250	101.419	101.294	101.169	
4.375	101.706	101.581	101.456	
4.500	101.937	101.812	101.687	
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)