



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.: 6/13/2019

45 Day Lock Exp.: 6/28/2019

60 Day Lock Exp.: 7/15/2019

W. Rate Sheet Dated: 5/14/2019

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	101.642	101.492	101.342	3.750	101.218	101.068	100.918	2.375	96.292	96.142	95.992	3.125	98.205	98.055	97.905
3.875	102.174	102.024	101.874	3.875	101.635	101.485	101.335	2.500	97.046	96.896	96.746	3.250	99.123	98.973	98.823
4.000	102.699	102.549	102.399	4.000	102.056	101.906	101.756	2.625	97.539	97.389	97.239	3.375	99.505	99.355	99.205
4.125	103.131	102.981	102.831	4.125	102.403	102.253	102.103	2.750	99.083	98.933	98.783	3.500	99.891	99.741	99.591
4.250	102.630	102.530	102.430	4.250	102.207	102.107	102.007	2.875	99.572	99.422	99.272	3.625	100.230	100.080	99.930
4.375	103.080	102.980	102.880	4.375	102.581	102.481	102.381	3.000	100.056	99.906	99.756	Margin = 2.250		Index = 2.370	
4.500	103.535	103.435	103.335	4.500	102.925	102.825	102.725	3.125	100.542	100.392	100.242				
4.625	103.916	103.816	103.716	4.625	103.432	103.332	103.232	3.250	100.602	100.452	100.302				
4.750	104.041	103.941	103.841	4.750	102.877	102.777	102.677	3.375	101.078	100.928	100.778				
4.875	103.666	103.566	103.466	4.875	103.250	103.150	103.050	3.500	101.547	101.397	101.247				
5.000	104.044	103.944	103.844	5.000	103.594	103.494	103.394	3.625	101.923	101.773	101.623				
5.125	104.585	104.485	104.385	5.125	104.102	104.002	103.902	3.750	101.711	101.410	101.110				
5.250	103.882	103.782	103.682	5.250	103.499	103.399	103.299	3.875	102.105	101.805	101.504				
5.375	104.289	104.189	104.089	5.375	103.873	103.773	103.673	4.000	102.504	102.203	101.902				
5.500	104.667	104.567	104.467	5.500	104.217	104.117	104.017	4.125	102.829	102.528	102.227				
5.625	105.208	105.108	105.008	5.625	104.724	104.624	104.524	4.250	102.134	101.984	101.834				
5.750	105.082	104.982	104.882	5.750	104.575	104.475	104.375	4.375	102.485	102.335	102.185				
5.875	105.490	105.390	105.290	5.875	104.949	104.849	104.749	4.500	102.806	102.656	102.506				
6.000	105.867	105.767	105.667	6.000	105.293	105.193	105.093	4.625	103.291	103.141	102.991				

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	100.492	100.342	100.192	3.750	100.218	100.068	99.918	2.375	95.292	95.142	94.992	3.125	97.205	97.055	96.905
3.875	101.024	100.874	100.724	3.875	100.635	100.485	100.335	2.500	96.046	95.896	95.746	3.250	98.123	97.973	97.823
4.000	101.549	101.399	101.249	4.000	101.056	100.906	100.756	2.625	96.539	96.389	96.239	3.375	98.505	98.355	98.205
4.125	101.981	101.831	101.681	4.125	101.403	101.253	101.103	2.750	98.083	97.933	97.783	3.500	98.891	98.741	98.591
4.250	101.480	101.380	101.280	4.250	101.207	101.107	101.007	2.875	98.572	98.422	98.272	3.625	99.230	99.080	98.930
4.375	101.930	101.830	101.730	4.375	101.581	101.481	101.381	3.000	99.056	98.906	98.756	Margin = 2.250		Index = 2.370	
4.500	102.385	102.285	102.185	4.500	101.925	101.825	101.725	3.125	99.542	99.392	99.242	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.766	102.666	102.566	4.625	102.432	102.332	102.232	3.250	99.602	99.452	99.302	Rate	30 Day	45 Day	60 Day
4.750	102.891	102.791	102.691	4.750	101.877	101.777	101.677	3.375	100.078	99.928	99.778	4.500	101.235	100.985	100.735
4.875	102.516	102.416	102.316	4.875	102.250	102.150	102.050	3.500	100.547	100.397	100.247	4.625	101.616	101.366	101.116
5.000	102.894	102.794	102.694	5.000	102.594	102.494	102.394	3.625	100.923	100.773	100.623	4.750	100.959	100.709	100.459
5.125	103.435	103.335	103.235	5.125	103.102	103.002	102.902	3.750	100.711	100.410	100.110	4.875	101.366	101.116	100.866
5.250	102.732	102.632	102.532	5.250	102.499	102.399	102.299	3.875	101.105	100.805	100.504	5.000	101.744	101.494	101.244
5.375	103.139	103.039	102.939	5.375	102.873	102.773	102.673	4.000	101.504	101.203	100.902	5.125	102.285	102.035	101.785
5.500	103.517	103.417	103.317	5.500	103.217	103.117	103.017	4.125	101.829	101.528	101.227	5.250	101.582	101.332	101.082
5.625	104.058	103.958	103.858	5.625	103.724	103.624	103.524	4.250	101.134	100.984	100.834	5.375	102.000	101.750	101.500
5.750	103.932	103.832	103.732	5.750	103.575	103.475	103.375	4.375	101.485	101.335	101.185	5.500	102.250	102.000	101.750
5.875	104.340	104.240	104.140	5.875	103.949	103.849	103.749	4.500	101.806	101.656	101.506	5.625	102.500	102.250	102.000
6.000	104.717	104.617	104.517	6.000	104.293	104.193	104.093	4.625	102.291	102.141	101.991	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	101.564	101.314	101.064
5.750	102.000	101.750	101.500	5.750	101.855	101.605	101.355
5.875	102.250	102.000	101.750	5.875	102.229	101.979	101.729
6.250	102.750	102.500	102.250	6.250	102.760	102.510	102.260
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	98.485	98.235	97.985	
4.625	98.866	98.616	98.366	
4.750	98.209	97.959	97.709	
4.875	98.616	98.366	98.116	
5.000	98.994	98.744	98.494	
5.125	99.535	99.285	99.035	
5.250	98.832	98.582	98.332	
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.:

6/13/2019

45 Day Lock Exp.:

6/28/2019

60 Day Lock Exp.:

7/15/2019

W. Rate Sheet Dated: 5/14/2019

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	100.329	100.179	100.029	3.750	99.906	99.756	99.606	2.375	92.792	92.642	92.492	3.125	96.52	96.368	96.218
3.875	100.861	100.711	100.561	3.875	100.323	100.173	100.023	2.500	93.546	93.396	93.246	3.250	97.56	97.410	97.260
4.000	101.386	101.236	101.086	4.000	100.744	100.594	100.444	2.625	94.039	93.889	93.739	3.375	97.94	97.793	97.643
4.125	101.818	101.668	101.518	4.125	101.091	100.941	100.791	2.750	97.395	97.245	97.095	3.500	98.33	98.179	98.029
4.250	101.692	101.592	101.492	4.250	101.270	101.170	101.070	2.875	97.885	97.735	97.585	3.625	98.67	98.517	98.367
4.375	102.142	102.042	101.942	4.375	101.643	101.543	101.443	3.000	98.368	98.218	98.068	Margin = 2.250		Index = 2.370	
4.500	102.597	102.497	102.397	4.500	101.987	101.887	101.787	3.125	98.855	98.705	98.555				
4.625	102.978	102.878	102.778	4.625	102.495	102.395	102.295	3.250	99.040	98.890	98.740				
4.750	103.041	102.941	102.841	4.750	101.877	101.777	101.677	3.375	99.516	99.366	99.216				
4.875	102.666	102.566	102.466	4.875	102.250	102.150	102.050	3.500	99.985	99.835	99.685				
5.000	103.044	102.944	102.844	5.000	102.594	102.494	102.394	3.625	100.360	100.210	100.060				
5.125	103.585	103.485	103.385	5.125	103.102	103.002	102.902	3.750	100.399	100.098	99.797				
5.250	102.600	102.500	102.400	5.250	102.218	102.118	102.018	3.875	100.793	100.492	100.191				
5.375	103.008	102.908	102.808	5.375	102.592	102.492	102.392	4.000	101.191	100.891	100.590				
5.500	103.385	103.285	103.185	5.500	102.936	102.836	102.736	4.125	101.516	101.215	100.915				
5.625	103.927	103.827	103.727	5.625	103.443	103.343	103.243	4.250	101.196	101.046	100.896				
5.750	103.207	103.107	103.007	5.750	102.700	102.600	102.500	4.375	101.547	101.397	101.247				
5.875	103.615	103.515	103.415	5.875	103.074	102.974	102.874	4.500	101.869	101.719	101.569				
6.000	103.992	103.892	103.792	6.000	103.418	103.318	103.218	4.625	102.354	102.204	102.054				

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	99.179	99.029	98.879	3.750	98.906	98.756	98.606	2.375	93.542	93.392	93.242	3.125	95.518	95.368	95.218
3.875	99.711	99.561	99.411	3.875	99.323	99.173	99.023	2.500	94.296	94.146	93.996	3.250	96.560	96.410	96.260
4.000	100.236	100.086	99.936	4.000	99.744	99.594	99.444	2.625	94.789	94.639	94.489	3.375	96.943	96.793	96.643
4.125	100.668	100.518	100.368	4.125	100.091	99.941	99.791	2.750	97.177	97.027	96.877	3.500	97.329	97.179	97.029
4.250	100.542	100.442	100.342	4.250	100.270	100.170	100.070	2.875	97.666	97.516	97.366	3.625	97.667	97.517	97.367
4.375	100.992	100.892	100.792	4.375	100.643	100.543	100.443	3.000	98.149	97.999	97.849	Margin = 2.250		Index = 2.370	
4.500	101.447	101.347	101.247	4.500	100.987	100.887	100.787	3.125	98.636	98.486	98.336	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.828	101.728	101.628	4.625	101.495	101.395	101.295	3.250	98.508	98.358	98.208	Rate	30 Day	45 Day	60 Day
4.750	101.891	101.791	101.691	4.750	100.877	100.777	100.677	3.375	98.985	98.835	98.685	4.500	100.297	100.047	99.797
4.875	101.516	101.416	101.316	4.875	101.250	101.150	101.050	3.500	99.453	99.303	99.153	4.625	100.678	100.428	100.178
5.000	101.894	101.794	101.694	5.000	101.594	101.494	101.394	3.625	99.829	99.679	99.529	4.750	99.959	99.709	99.459
5.125	102.435	102.335	102.235	5.125	102.102	102.002	101.902	3.750	99.461	99.160	98.860	4.875	100.366	100.116	99.866
5.250	101.450	101.350	101.250	5.250	101.218	101.118	101.018	3.875	99.855	99.555	99.254	5.000	100.744	100.494	100.244
5.375	101.858	101.758	101.658	5.375	101.592	101.492	101.392	4.000	100.254	99.953	99.652	5.125	101.285	101.035	100.785
5.500	102.235	102.135	102.035	5.500	101.936	101.836	101.736	4.125	100.579	100.278	99.977	5.250	100.300	100.050	99.800
5.625	102.777	102.677	102.577	5.625	102.443	102.343	102.243	4.250	99.571	99.421	99.271	5.375	100.719	100.469	100.219
5.750	102.057	101.957	101.857	5.750	101.700	101.600	101.500	4.375	99.922	99.772	99.622	5.500	100.968	100.718	100.468
5.875	102.465	102.365	102.265	5.875	102.074	101.974	101.874	4.500	100.244	100.094	99.944	5.625	101.219	100.969	100.719
6.000	102.842	102.742	102.642	6.000	102.418	102.318	102.218	4.625	100.729	100.579	100.429	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:	5/14/2019	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	98.718	98.468	98.218	5.250	100.283	100.033	99.783
5.750	100.125	99.875	99.625	5.750	99.980	99.730	99.480
5.875	100.375	100.125	99.875	5.875	100.354	100.104	99.854
6.250	99.250	99.000	98.750	6.250	99.260	99.010	98.760
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	97.547	97.297	97.047	
4.625	97.928	97.678	97.428	
4.750	97.209	96.959	96.709	
4.875	97.616	97.366	97.116	
5.000	97.994	97.744	97.494	
5.125	98.535	98.285	98.035	
5.250	97.550	97.300	97.050	
5.375	97.969	97.719	97.469	
5.500	98.218	97.968	97.718	
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
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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/13/2019
45 Day Lock Exp.: 6/28/2019
60 Day Lock Exp.: 7/15/2019

W. Rate Sheet Dated: 5/14/2019

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	102.123	102.023	101.923	4.375	101.201	101.101	101.001	4.375	101.014	100.914	100.814	4.375	101.279	101.179	101.079	4.375	100.357	100.257	100.157
4.500	102.587	102.487	102.387	4.500	101.714	101.614	101.514	4.500	101.527	101.427	101.327	4.500	101.761	101.661	101.561	4.500	100.888	100.788	100.688
4.625	102.909	102.809	102.709	4.625	102.107	102.007	101.907	4.625	101.920	101.820	101.720	4.625	101.989	101.889	101.789	4.625	101.187	101.087	100.987
4.750	103.158	103.058	102.958	4.750	102.629	102.529	102.429	4.750	102.625	102.525	102.425	4.750	101.957	101.857	101.757	4.750	101.428	101.328	101.228
4.875	103.538	103.438	103.338	4.875	103.059	102.959	102.859	4.875	103.059	102.959	102.859	4.875	102.433	102.333	102.233	4.875	101.954	101.854	101.754
4.990	103.825	103.725	103.625	4.990	103.389	103.289	103.189	4.990	103.389	103.289	103.189	4.990	102.777	102.677	102.577	4.990	102.341	102.241	102.141
5.000	103.925	103.825	103.725	5.000	103.489	103.389	103.289	5.000	103.489	103.389	103.289	5.000	102.877	102.777	102.677	5.000	102.441	102.341	102.241
5.125	103.968	103.868	103.768	5.125	103.816	103.716	103.616	5.125	103.816	103.716	103.616	5.125	102.797	102.697	102.597	5.125	102.645	102.545	102.445
5.250	104.293	104.193	104.093	5.250	104.326	104.226	104.126	5.250	104.416	104.316	104.216	5.250	102.577	102.477	102.377	5.250	102.577	102.477	102.377
5.375	104.579	104.479	104.379	5.375	104.651	104.551	104.451	5.375	104.745	104.645	104.545	5.375	103.028	102.928	102.828	5.375	103.028	102.928	102.828
5.500	104.823	104.723	104.623	5.500	104.923	104.823	104.723	5.500	105.017	104.917	104.817	5.500	103.448	103.348	103.248	5.500	103.448	103.348	103.248
5.625	105.035	104.935	104.835	5.625	105.153	105.053	104.953	5.625	105.247	105.147	105.047	5.625	103.684	103.584	103.484	5.625	103.684	103.584	103.484
5.750	105.543	105.443	105.343	5.750	105.961	105.861	105.761	5.750	106.020	105.920	105.820	5.750	103.030	102.930	102.830	5.750	103.030	102.930	102.830
5.875	105.721	105.621	105.521	5.875	106.302	106.202	106.102	5.875	106.365	106.265	106.165	5.875	103.482	103.382	103.282	5.875	103.482	103.382	103.282
5.990	105.830	105.730	105.630	5.990	106.486	106.386	106.286	5.990	106.548	106.448	106.348	5.990	103.838	103.738	103.638	5.990	103.838	103.738	103.638
6.000	105.930	105.830	105.730	6.000	106.586	106.486	106.386	6.000	106.648	106.548	106.448	6.000	103.938	103.838	103.738	6.000	103.938	103.838	103.738
6.125	106.057	105.957	105.857	6.125	106.854	106.754	106.654	6.125	106.916	106.816	106.716	6.125	104.172	104.072	103.972	6.125	104.172	104.072	103.972
6.250	106.274	106.174	106.074	6.250	106.907	106.807	106.707	6.250	106.963	106.863	106.763	6.250	101.980	101.863	101.780	6.250	101.980	101.863	101.780
6.375	106.470	106.353	106.270	6.375	107.246	107.129	107.046	6.375	107.277	107.160	107.077	6.375	102.438	102.321	102.238	6.375	102.438	102.321	102.238

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	100.170	100.070	99.970	4.625	103.055	102.955	102.855	4.625	102.426	102.326	102.226	4.625	102.363	102.163	102.163	3.375	100.106	100.006	99.906
4.500	100.701	100.601	100.501	4.750	103.482	103.382	103.282	4.750	102.375	102.275	102.175	4.750	102.312	102.112	102.112	3.500	100.589	100.489	100.389
4.625	101.000	100.900	100.800	4.875	103.836	103.736	103.636	4.875	102.775	102.675	102.575	4.875	102.712	102.512	102.512	3.625	101.159	101.059	100.959
4.750	101.424	101.324	101.224	4.990	103.990	103.890	103.790	4.990	103.124	103.024	102.924	4.990	103.062	102.862	102.862	3.750	101.263	101.163	101.063
4.875	101.954	101.854	101.754	5.000	104.090	103.990	103.890	5.000	103.224	103.124	103.024	5.000	103.162	102.962	102.962	3.875	101.587	101.487	101.387
4.990	102.341	102.241	102.141	5.125	104.323	104.223	104.123	5.125	103.541	103.441	103.341	5.125	103.479	103.279	103.279	3.990	101.891	101.791	101.691
5.000	102.441	102.341	102.241	5.250	104.592	104.492	104.392	5.250	103.658	103.558	103.458	5.250	103.502	103.302	103.302	4.000	101.991	101.891	101.791
5.125	102.645	102.545	102.445	5.375	104.780	104.680	104.580	5.375	103.926	103.826	103.726	5.375	103.770	103.570	103.570	4.125	102.647	102.547	102.447
5.250	102.577	102.477	102.377	5.500	104.986	104.886	104.786	5.500	104.186	104.086	103.986	5.500	104.030	103.830	103.830	4.250	102.766	102.666	102.566
5.375	103.028	102.928	102.828	5.625	105.155	105.055	104.955	5.625	104.413	104.313	104.213	5.625	104.256	104.056	104.056	4.375	103.154	103.054	102.954
5.500	103.448	103.348	103.248	5.750	105.467	105.367	105.267	5.750	105.059	104.959	104.859	5.750	104.841	104.641	104.641	4.500	103.528	103.428	103.328
5.625	103.684	103.584	103.484	5.875	105.691	105.591	105.491	5.875	105.362	105.262	105.162	5.875	105.143	104.943	104.943	4.625	103.879	103.779	103.679
5.750	103.930	103.830	103.730	5.990	105.791	105.691	105.591	5.990	105.533	105.433	105.333	5.990	105.314	105.114	105.114	4.750	103.903	103.803	103.703
5.875	103.482	103.382	103.282	6.000	105.891	105.791	105.691	6.000	105.633	105.533	105.433	6.000	105.414	105.214	105.214	4.875	103.903	103.803	103.703
5.990	103.838	103.738	103.638	6.125	106.084	105.984	105.884	6.125	105.899	105.799	105.699	6.125	105.680	105.480	105.480	4.990	103.952	103.852	103.752
6.000	103.938	103.838	103.738	6.250	106.045	105.928	105.845	6.250	105.793	105.676	105.593	6.250	105.574	105.374	105.374	5.000	104.052	103.952	103.852
6.125	104.172	104.072	103.972	6.375	106.260	106.143	106.060	6.375	106.084	105.967	105.884	6.375	105.865	105.665	105.665	5.125	104.184	104.084	103.984
6.250	101.980	101.863	101.780	6.500	106.361	106.244	106.161	6.500	106.238	106.121	106.038	6.500	106.019	105.819	105.819	5.250	103.978	103.878	103.778
6.375	102.438	102.321	102.238	6.625	106.438	106.321	106.238	6.625	106.357	106.240	106.157	6.625	106.138	105.938	105.938	5.375	104.173	104.073	103.973

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	100.170	100.070	99.970	4.625	103.055	102.955	102.855	4.625	102.426	102.326	102.226	4.625	102.363	102.163	102.163	3.375	100.106	100.006	99.906	3.375	100.045	99.845	99.845
4.500	100.701	100.601	100.501	4.750	103.482	103.382	103.282	4.750	102.375	102.275	102.175	4.750	102.312	102.112	102.112	3.500	100.589	100.489	100.389	3.500	100.436	100.236	100.236
4.625	101.000	100.900	100.800	4.875	103.836	103.736	103.636	4.875	102.775	102.675	102.575	4.875	102.712	102.512	102.512	3.625	101.159	101.059	100.959	3.625	101.100	100.900	100.900
4.750	101.424	101.324	101.224	4.990	103.990	103.890	103.790	4.990	102.124	102.024	101.924	4.990	103.062	102.862	102.862	3.750	101.263	101.163	101.063	3.750	101.251	101.051	101.051
4.875	101.954	101.854	101.754	5.000	104.090	103.990	103.890	5.000	102.224	102.124	102.024	5.000	103.162	102.962	102.962	3.875	101.587	101.487	101.387	3.875	101.622	101.422	101.422
4.990	102.341	102.241	102.141	5.125	104.323	104.223	104.123	5.125	103.541	103.441	103.341	5.125	103.479	103.279	103.279	3.990	101.891	101.791	101.691	3.990	101.787	101.587	101.587
5.000	102.441	102.341	102.241	5.250	104.592	104.492	104.392	5.250	103.658	103.558	103.458	5.250	103.502	103.302	103.302	4.000	101.991	101.891	101.791	4.000	101.887	101.687	101.687
5.125	102.645	102.545	102.445	5.375	104.780	104.680	104.580	5.375	103.926	103.826	103.726	5.375	103.770	103.570	103.570	4.125	102.647	102.547	102.447	4.125	102.473	102.273	102.273
5.250	102.577	102.477	102.377	5.500	104.986	104.886	104.786	5.500	104.186	104.086	103.986	5.500	104.030	103.830	103.830	4.250	102.766	102.666	102.566	4.250	102.593	102.393	102.393
5.375	102.488	102.388	102.288	5.625	105.190	105.090	104.990	5.625	104.386	104.286	104.186	5.625	104.230	104.030	104.030	4.375	102.858	102.758	102.658	4.375	102.684	102.484	102.484
5.500	104.488	104.388	104.288	5.750	105.467	105.367	105.267	5.750	105.059	104.959	104.859	5.750	104.841	104.641	104.641	4.500	103.728	103.628	103.528	4.500	103.572	103.372	103.372
5.625	103.684	103.584	103.484	5.875	105.691	105.591	105.491	5.875	105.362	105.262	105.162	5.875	105.143	104.943	104.943	4.625	103.879	103.779	103.679	4.625	103.723	103.523	103.523
5.750	103.030	102.930	102.830	5.990	105.791	105.691	105.591	5.990	105.533	105.433	105.333	5.990	105.314	105.114	105.114	4.750	103.674	103.574	103.474	4.750	103.163	102.963	102.963
5.875	103.482	103.382	103.282	6.000	105.891	105.791	105.691	6.000	105.633	105.533	105.433	6.000	105.414	105.214	105.214	4.875	103.903	103.803	103.703	4.875	103.391	103.191	103.191
5.990	103.838	103.738	103.638	6.125	106.084	105.984	105.884	6.125	105.899	105.799	105.699	6.125	105.680	105.480	105.480	4.990	103.952	103.852	103.752	4.990	103.438	103.238	103.238
6.000	103.938	103.838	103.738	6.250	106.045	105.928	105.845	6.250	105.793	105.676	105.593	6.250	105.574	105.374	105.374	5.000	104.052	103.952	103.852	5.000	103.538	103.338	103.338
6.125	104.172	104.072	103.972	6.375	106.260	106.143	106.060	6.375	106.084	105.967	105.884	6.375	105.865	105.665	105.665	5.125	104.184	104.084	103.984	5.125	103.669	103.469	103.469
6.250	101.980	101.863	101.780	6.500	106.361	106.244	106.161	6.500	106.238	106.121	106.038	6.500	106.019	105.819	105.819	5.250	104.378	104.278	104.178	5.250	103.183	102.983	102.983
6.375	102.438	102.321	102.238	6.625	106.438	106.321	106.238	6.625	106.357	106.240	106.157	6.625	106.138	105.938	105.938	5.375	104.173	104.073	103.973	5.375	103.376	103.176	103.176



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.: 6/13/2019
45 Day Lock Exp.: 6/28/2019
60 Day Lock Exp.: 7/15/2019

W. Rate Sheet Dated: 5/14/2019

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	100.895	100.121	100.121	4.000	100.645	99.871	99.871	4.000	100.645	99.871	99.871	4.000	99.707	98.933	98.933	4.000	99.457	98.683	98.683				
4.125	101.372	100.101	100.101	4.125	101.122	99.851	99.851	4.125	101.122	99.851	99.851	4.125	100.184	98.913	98.913	4.125	99.934	98.663	98.663				
4.250	102.008	100.081	100.081	4.250	101.758	99.831	99.831	4.250	101.758	99.831	99.831	4.250	100.916	98.989	98.989	4.250	100.666	98.739	98.739				
4.375	102.469	100.061	100.061	4.375	102.219	99.811	99.811	4.375	102.219	99.811	99.811	4.375	101.377	98.969	98.969	4.375	101.127	98.719	98.719				
4.500	102.894	100.021	100.021	4.500	102.394	99.521	99.521	4.500	102.394	99.521	99.521	4.500	101.802	98.929	98.929	4.500	101.302	98.429	98.429				
4.625	103.145	99.981	99.981	4.625	102.645	99.481	99.481	4.625	102.645	99.481	99.481	4.625	102.053	98.889	98.889	4.625	101.553	98.389	98.389				
4.750	103.215	99.941	99.941	4.750	102.715	99.441	99.441	4.750	102.715	99.441	99.441	4.750	102.124	98.850	98.850	4.750	101.624	98.350	98.350				
4.875	103.853	99.901	99.901	4.875	103.353	99.401	99.401	4.875	103.353	99.401	99.401	4.875	102.762	98.810	98.810	4.875	102.262	98.310	98.310				
4.990	103.901	99.751	99.751	4.990	103.401	99.251	99.251	4.990	103.401	99.251	99.251	4.990	102.810	98.660	98.660	4.990	102.310	98.160	98.160				
5.000	104.001	99.851	99.851	5.000	103.501	99.351	99.351	5.000	103.501	99.351	99.351	5.000	102.910	98.760	98.760	5.000	102.410	98.260	98.260				
5.125	104.025	99.831	99.831	5.125	103.525	99.331	99.331	5.125	103.525	99.331	99.331	5.125	102.910	98.760	98.760	5.125	102.410	98.260	98.260				
5.250	104.393	99.811	99.811	5.250	103.893	99.311	99.311	5.250	103.893	99.311	99.311	5.250	102.741	98.159	98.159	5.250	102.241	97.659	97.659				
5.375	104.923	99.791	99.791	5.375	104.923	99.291	99.291	5.375	104.923	99.291	99.291	5.375	103.271	98.139	98.139	5.375	103.271	98.139	98.139				
5.500	105.168	99.771	99.771	5.500	105.168	99.271	99.271	5.500	105.168	99.271	99.271	5.500	103.516	98.119	98.119	5.500	103.516	98.119	98.119				
5.625	105.365	99.751	99.751	5.625	105.365	99.251	99.251	5.625	105.365	99.251	99.251	5.625	103.060	97.446	97.446	5.625	103.060	97.446	97.446				
5.750	105.704	99.731	99.731	5.750	105.704	99.231	99.231	5.750	105.704	99.231	99.231	5.750	103.399	97.426	97.426	5.750	103.399	97.426	97.426				
5.875	105.979	99.711	99.711	5.875	105.979	99.211	99.211	5.875	105.979	99.211	99.211	5.875	103.674	97.406	97.406	5.875	103.674	97.406	97.406				
5.990	106.063	99.591	99.591	5.990	106.063	99.591	99.591	5.990	106.063	99.591	99.591	5.990	103.758	97.286	97.286	5.990	103.758	97.286	97.286				
6.000	106.163	99.691	99.691	6.000	106.163	99.691	99.691	6.000	106.163	99.691	99.691	6.000	103.858	97.386	97.386	6.000	103.858	97.386	97.386				
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	99.457	98.683	98.683	4.000	101.344	99.760	99.760	4.000	101.719	100.135	100.135	4.000	101.719	100.135	100.135	3.375	100.326	99.893	99.893				
4.125	99.934	98.663	98.663	4.125	101.899	99.740	99.740	4.125	102.274	100.115	100.115	4.125	102.274	100.115	100.115	3.500	100.470	99.883	99.883				
4.250	100.666	98.739	98.739	4.250	102.191	99.720	99.720	4.250	102.566	100.095	100.095	4.250	102.566	100.095	100.095	3.625	100.948	99.863	99.863				
4.375	101.127	98.719	98.719	4.375	102.632	99.680	99.680	4.375	103.007	100.055	100.055	4.375	103.007	100.055	100.055	3.750	101.618	99.843	99.843				
4.500	101.302	98.429	98.429	4.500	102.950	99.640	99.640	4.500	103.325	100.015	100.015	4.500	103.325	100.015	100.015	3.875	102.069	99.823	99.823				
4.625	101.553	98.389	98.389	4.625	103.372	99.600	99.600	4.625	103.747	99.975	99.975	4.625	103.747	99.975	99.975	3.990	102.387	99.683	99.683				
4.750	101.624	98.350	98.350	4.750	103.675	99.560	99.560	4.750	104.050	99.935	99.935	4.750	104.050	99.935	99.935	4.000	102.487	99.783	99.783				
4.875	102.262	98.310	98.310	4.875	104.055	99.510	99.510	4.875	104.430	99.885	99.885	4.875	104.430	99.885	99.885	4.125	102.459	99.743	99.743				
4.990	102.310	98.160	98.160	4.990	104.228	99.390	99.390	4.990	104.353	99.515	99.515	4.990	104.353	99.515	99.515	4.250	102.813	99.703	99.703				
5.000	102.410	98.260	98.260	5.000	104.328	99.490	99.490	5.000	104.453	99.615	99.615	5.000	104.453	99.615	99.615	4.375	103.193	99.663	99.663				
5.125	101.873	97.679	97.679	5.125	104.403	99.470	99.470	5.125	104.528	99.595	99.595	5.125	104.528	99.595	99.595	4.500	102.637	99.613	99.613				
5.250	102.241	97.659	97.659	5.250	104.721	99.450	99.450	5.250	104.846	99.575	99.575	5.250	104.846	99.575	99.575	4.625	103.055	99.593	99.593				
5.375	103.271	98.139	98.139	5.375	105.106	99.430	99.430	5.375	105.106	99.430	99.430	5.375	105.106	99.430	99.430	4.750	103.494	99.573	99.573				
5.500	103.516	98.119	98.119	5.500	105.329	99.410	99.410	5.500	105.329	99.410	99.410	5.500	105.329	99.410	99.410	4.875	103.868	99.553	99.553				
5.625	103.060	97.446	97.446	5.625	105.202	99.390	99.390	5.625	105.202	99.390	99.390	5.625	105.202	99.390	99.390	4.990	103.334	99.433	99.433				
5.750	103.399	97.426	97.426	5.750	105.506	99.370	99.370	5.750	105.506	99.370	99.370	5.750	105.506	99.370	99.370	5.000	103.434	99.533	99.533				
5.875	103.674	97.406	97.406	5.875	105.906	99.350	99.350	5.875	105.906	99.350	99.350	5.875	105.906	99.350	99.350	5.125	103.775	99.513	99.513				
5.990	103.758	97.286	97.286	5.990	105.983	99.230	99.230	5.990	105.983	99.230	99.230	5.990	105.983	99.230	99.230	5.250	103.953	99.493	99.493				
6.000	103.858	97.386	97.386	6.000	106.083	99.330	99.330	6.000	106.083	99.330	99.330	6.000	106.083	99.330	99.330	5.375	104.221	99.473	99.473				
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	100.826	100.393	100.393	3.375	100.826	100.393	100.393	3.375	99.826	99.393	99.393	3.375	100.326	99.893	99.893	3.375	100.326	99.893	99.893				
3.500	100.970	100.383	100.383	3.500	100.970	100.383	100.383	3.500	99.846	99.259	99.259	3.500	100.346	99.759	99.759	3.500	100.346	99.759	99.759				
3.625	101.448	100.363	100.363	3.625	101.448	100.363	100.363	3.625	100.324	99.239	99.239	3.625	100.824	99.739	99.739	3.625	100.824	99.739	99.739				
3.750	102.118	100.343	100.343	3.750	102.118	100.343	100.343	3.750	100.994	99.219	99.219	3.750	101.494	99.719	99.719	3.750	101.494	99.719	99.719				
3.875	102.319	100.073	100.073	3.875	102.319	100.073	100.073	3.875	101.445	99.199	99.199	3.875	101.695	99.449	99.449	3.875	101.695	99.449	99.449				
3.990	102.637	99.933	99.933	3.990	102.637	99.933	99.933	3.990	101.763	99.059	99.059	3.990	102.013	99.309	99.309	3.990	102.013	99.309	99.309				
4.000	102.737	100.033	100.033	4.000	102.737	100.033	100.033	4.000	101.863	99.059	99.159	4.000	102.113	99.409	99.409	4.000	102.113	99.409	99.409				
4.125	102.709	99.993	99.993	4.125	102.709	99.993	99.993	4.125	101.332	98.616	98.616	4.125	101.582	98.866	98.866	4.125	101.582	98.866	98.866				
4.250	103.063	99.953	99.953	4.250	103.063	99.953	99.953	4.250	101.686	98.576	98.576	4.250	101.936	98.826	98.826	4.250	101.936	98.826	98.826				
4.375	103.068	99.538	99.538	4.375	103.068	99.538	99.538	4.375	102.066	98.536	98.536	4.375	101.941	98.411	98.411	4.375	101.941	98.411	98.411				
4.500	102.512	99.488	99.488	4.500	102.512	99.488	99.488	4.500	100.918	97.894	97.894	4.500	100.793	97.769	97.769	4.500	100.793	97.769	97.769				
4.625	102.930	99.468	99.468	4.625	102.930	99.468	99.468	4.625	101.336	97.874	97.874	4.625	101.211	97.749	97.749	4.625							



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.:

6/13/2019

45 Day Lock Exp.:

6/28/2019

60 Day Lock Exp.:

7/15/2019

W. Rate Sheet Dated: 5/14/2019

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	100.701	100.131	100.131	4.000	101.040	99.760	99.760	3.375	100.188	99.903	99.903	4.000	99.513	98.943	98.943	3.375	99.781	99.496	99.496
4.125	101.291	100.121	100.121	4.125	101.752	99.740	99.740	3.500	100.214	99.893	99.893	4.125	100.103	98.933	98.933	3.500	99.653	99.332	99.332
4.250	101.840	100.101	100.101	4.250	102.046	99.720	99.720	3.625	100.792	99.883	99.883	4.250	101.018	99.279	99.279	3.625	100.231	99.322	99.322
4.375	102.341	100.081	100.081	4.375	102.445	99.680	99.680	3.750	101.358	99.863	99.863	4.375	101.519	99.259	99.259	3.750	100.797	99.302	99.302
4.500	102.810	100.061	100.061	4.500	102.764	99.640	99.640	3.875	101.873	99.843	99.843	4.500	101.988	99.239	99.239	3.875	101.312	99.282	99.282
4.625	103.125	100.021	100.021	4.625	103.266	99.600	99.600	3.990	102.233	99.723	99.723	4.625	102.303	99.199	99.199	3.990	101.672	99.162	99.162
4.750	103.108	99.981	99.981	4.750	103.571	99.560	99.560	4.000	102.333	99.823	99.823	4.750	102.039	98.912	98.912	4.000	101.772	99.262	99.262
4.875	103.762	99.941	99.941	4.875	103.935	99.510	99.510	4.125	102.525	99.783	99.783	4.875	102.693	98.872	98.872	4.125	101.467	98.725	98.725
4.990	103.700	99.801	99.801	4.990	104.107	99.390	99.390	4.250	102.879	99.743	99.743	4.990	102.631	98.732	98.732	4.250	101.821	98.685	98.685
5.000	103.800	99.901	99.901	5.000	104.207	99.490	99.490	4.375	103.259	99.703	99.703	5.000	102.731	98.832	98.832	4.375	102.201	98.645	98.645
5.125	103.852	99.851	99.851	5.125	104.328	99.470	99.470	4.500	102.604	99.663	99.663	5.125	102.223	98.222	98.222	4.500	100.838	97.897	97.897
5.250	104.230	99.831	99.831	5.250	104.648	99.450	99.450	4.625	102.997	99.613	99.613	5.250	102.601	98.202	98.202	4.625	101.231	97.847	97.847
5.375	104.642	99.811	99.811	5.375	105.035	99.430	99.430	4.750	103.439	99.593	99.593	5.375	103.013	98.182	98.182	4.750	101.673	97.827	97.827
5.500	104.903	99.791	99.791	5.500	105.260	99.410	99.410	4.875	103.796	99.573	99.573	5.500	103.274	98.162	98.162	4.875	102.030	97.807	97.807
5.625	105.151	99.771	99.771	5.625	105.042	99.390	99.390	4.990	103.315	99.453	99.453	5.625	102.885	97.505	97.505	4.990	101.408	97.546	97.546
5.750	105.551	99.751	99.751	5.750	105.347	99.370	99.370	5.000	103.415	99.553	99.553	5.750	103.285	97.485	97.485	5.000	101.508	97.646	97.646
5.875	105.815	99.731	99.731	5.875	105.746	99.350	99.350	5.125	103.718	99.533	99.533	5.875	103.549	97.465	97.465	5.125	101.811	97.626	97.626
5.990	105.768	99.611	99.611	5.990	105.827	99.230	99.230	5.250	103.898	99.513	99.513	5.990	103.502	97.345	97.345	5.250	101.991	97.606	97.606
6.000	105.868	99.711	99.711	6.000	105.927	99.330	99.330	5.375	104.169	99.493	99.493	6.000	103.602	97.445	97.445	5.375	102.262	97.586	97.586

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.:

6/13/2019

45 Day Lock Exp.:

6/28/2019

60 Day Lock Exp.:

7/15/2019

W. Rate Sheet Dated: 5/14/2019

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

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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)